Consumer Compliance Solutions

CRA *Wiz* and Fair Lending *Wiz* 7.3SP1 (Build 73.10.89) Release Notes

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Overview

CRA *Wiz* and Fair Lending *Wiz* 7.3SP1 (Build 73.10.89) includes updates specific to the HMDA DF file type, CRA Tables, Fair Lending, client-requested enhancements, and fixes for issues in previous versions. It can only be installed as an upgrade to Version 7.3 **(Build 73.0.39)** or higher.

Installation Note

During the CRA *Wiz* and Fair Lending *Wiz* program install, the installer checks for a **minimum supported SQL version**. The minimum supported SQL Version for CRA *Wiz* and Fair Lending *Wiz* 7.3SP1 is **SQL Server 2008 R2**.

If you attempt to install the software using an earlier SQL version, the installer displays the following error message:

> **'Error 27504. SQL version requirements not met: DVWCRADB11.**
> **This installation requires SQL Server 10.50.6000.34 or later.'**

You can click the **OK** button to acknowledge the message and proceed with installation, however, **Wolters Kluwer does not recommend proceeding with the installation if you are not running SQL Server 2008 R2 or higher**.

For more information, please contact **Wolters Kluwer Technical Support** at **800.261.3111**.

Technical Updates

- Added support for Windows Server 2016

Data Set Updates

The following data set versions are included in this release:
- 2016 Peer Small Business Data
- 2017 Projected Demographic Data
- 2017 FFIEC Median Family Income (Revision)

CRA Wiz Updates and Enhancements

Refer to the following sections for CRA *Wiz* updates included in this release:
System Maintenance Updates
Submission
OCC CRA Reports
HMDA DF Updates
Known Issues

System Maintenance Updates

Refer to the following section for System Maintenance Updates:
Automatic Saved Areas Assignment

Automatic Saved Areas Assignment Setting

A new "Automatic Saved Areas Assignment" setting has been added to System Maintenance.

- This setting is disabled (unchecked) by default.
- When **Disabled**, the Assessment field in your current file will not be automatically updated after running a batch geocode or Updating Calculated Fields in File Management
- When **Enabled**, the Assessment field in your current file will be automatically updated after running a batch geocode or Updating Calculated Fields in File Management.
  - The Assessment column will be updated with the most recent Area ID of your Saved Assessment Areas (AA). In other words, if there are two separate AAs that contain Cook County, IL and one was created in 2014 and the other was created in 2018 the AA that was created in 2018 will be assigned.
  - If the Assessment field is already populated with a value then the existing value will not be cleared.
  - The Assessment field can also be populated by right clicking on a Saved Assessment Area in Create Areas and choosing 'Assign Areas to a File'.
- By having the AAs assigned to your file you can generate Custom Tables using that information which can be accomplished by utizing the Assessment Area field as either the Row or the Column.
- To retrieve a listing of Assessment Area IDs as well as their associated Saved Assessment Area names please have a DBA run the below query in SQL Server Management Studio.

```
use CRB
select Area_ID, AANAme
from dbo.crb_savedareas_name
order by Area_ID desc
```

Drop Column Fields Here

	Action						
Assessme...							

Select Data Content

Count ▼

☐ Display Rows and Cols with Zero Values

☑ Display Subtotals

No %Total ▼

Display Template

Default ▼

Drop Row Fields Here

SSB HMDA (2010) (001)

Active Filters
None

	Action	Originated	Approved Not Accepted	Denied	Withdrawn	Closed Incomplete	Purchased	Preapproval Denied	Preapproved Not Accepted
Assessment Area	Count								
(NULL)	4			1				1	1
6659	174		5	14	2	1	2		

Submission

For Submission related updates, refer to the following sections:
2018 CFPB HMDA Submission Updates
2018 Edit Checks
2017 Submission Fixes

2018 CFPB HMDA Submission Updates

- Added code 5 "Not Applicable" to Loan Purpose
- Race code 21 updated to Asian Indian
- Added Standard CFPB Format for Mortgage DF files
- V667 Edit properly generates when Co-applicant Credit Model is blank

2018 Edit Checks

2018 CFPB HMDA Edits – Edit check functionality is now available for Mortgage DF files (Activity Year 2018) for both single record and batch edits.

Edit Checks can be performed by right clicking on your Mortgage DF file in File Management and choosing Run Edit Checks – All Edit Checks or by clicking on the Edit Check icon at the top of the Edit module.

2017 HMDA Submission Fixes

Removed leading 0s and dashes from Respondent ID for both IRS report and Detail Record report

OCC CRA Reports

For OCC CRA Report related updates, refer to the following sections:

CRA Wizard Updates

CRA Table Updates

CRA Table Fixes

CRA Wizard Updates

For CRA Wizard related updates, refer to the following sections:

Selecting Community Development/Services/Investments File(s)

Institution Selection for Market Share Analysis

Excluding Selected Lenders from Aggregate

Institution Selection for Branch and Deposit Data Analysis

Branch and ATM Data Entry

Saving and Restoring Table Configuration

Selecting Community Development/Services/Investments File(s)

Use the Community Development/Services/Investments file selection pane to select the CD file(s) to include in the Community Development report.

By default, you can select a file for each year that is included in your evaluation period.

For file layout specifications please refer to the Commmunity Development File Layout

To select CD file(s) for analysis, follow these steps:

1. In the **Community Development/Services/Investments** pane, under the **Bank Data** section, click the **Select [Year] File** button for each file year you want to include in your analysis:

Note: The software enables a Select File button for each year defined in your master evaluation period.

Note: Use the buttons to select which file year you want to include in your analysis. For example, within a three-year evaluation period, you can analyze three years of HMDA files, two years of Small Business files, and only one year for a Consumer file/year.

Note: For procedures on how to set an evaluation period for a specific loan file, refer to the Selecting Evaluation Period for Loan Type topic:

The software displays the **Open** dialog box:
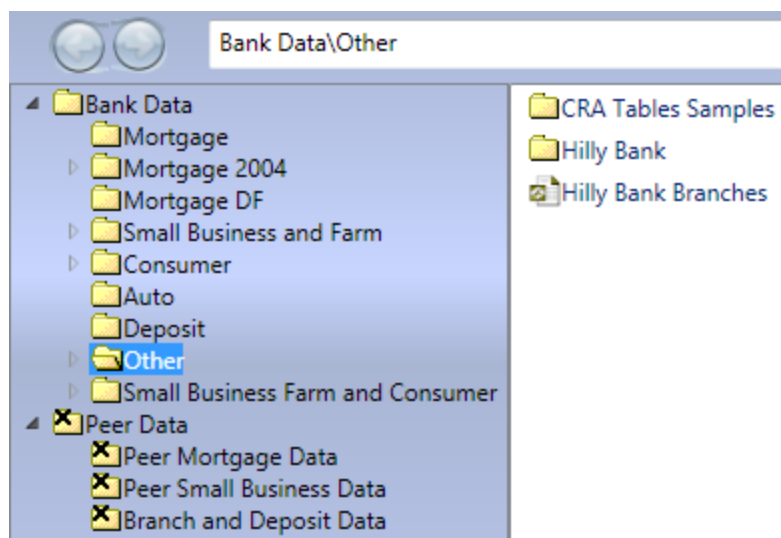
Note: The software displays available files in the dialog box by default.
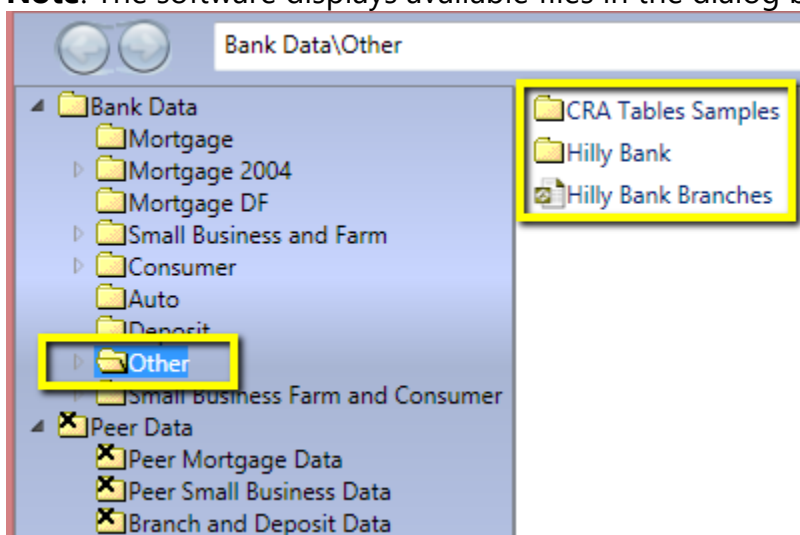
Note: The system displays an **X** on folders that do not contain CD files. You cannot access these folders in the dialog box:
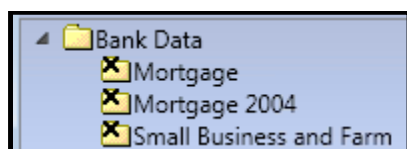
2. In the right pane, click the file you want to select for analysis:
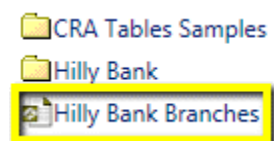
3. Click the **Open** button:
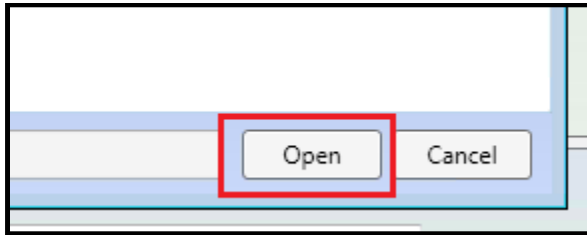
The software displays the selected file name in the text field:
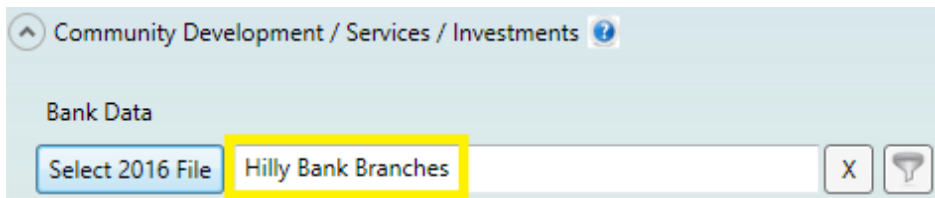
Note: To remove the file from selection, click the delete button located at the end of the text field:
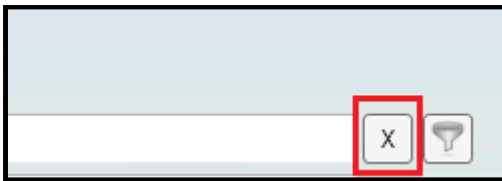
Note: For procedures on how to filter the loan file, refer to the Filtering Loan File topic:

4. To select another file, repeat **Step 1** through **Step 4** using different file year(s):

Institution Selection for Market Share Analysis

Use the **Institution Selection for Market Share Analysis** pane to select institutions whose market share performance you want to compare to other lenders in your assessment area as part of your analysis.

Note: This step is optional and only necessary if you would like to include Market Share information for the selected institution(s).

Note: If an institution reports to two agencies (for example, **CFPB** for **HMDA** and **FDIC** for **CRA**), the institution will be included twice in the institution list. Select both instances of the institution to include both its CRA and HMDA reporting in your analysis.

To select institutions for market share analysis, refer to the following sections:

Excluding Selected Lenders from Aggregate
Searching for Institutions
All Institutions Tab
Sorting and Filtering Institutions
Adding Lender Groups
Selected Institutions Tab

## Excluding Selected Lenders from Aggregate

If you want to exclude selected institutions from aggregate data on associated reports, click the **Exclude selected lender(s) from Aggregate** checkbox located at the top of the pane:
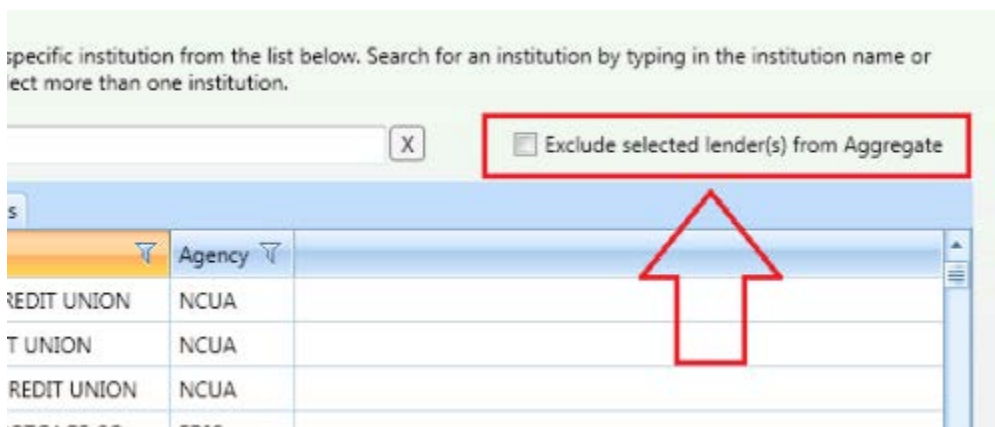
Note: The software displays a footnote on each affected report indicating that an institution has been excluded from aggregate.

Searching for Institutions

To search for an institution, follow these steps:

1. Click in the **Institution Search** text field located at the top of the pane:

2. Enter the name of the Institution you want to find.

The software displays matching institutions in a scrollable drop-down list as you type:

3. From the drop-down list, click the institution you want to add to your analysis:

The software adds the selected institution to the Selected Institutions tab.

Note: For more information, refer to the Selected Institutions tab section of this topic. To find another institution, remove the currently displayed institution by clicking the delete [X] button located at the end of the Institution Search text field:

then repeat **Steps 2** and **3**.

All Institutions Tab

The **All Institutions** tab displays a list of all available institutions, including the following information:

- Institution ID
- Institution Name
- Reporting Agency (CFPB, FDIC, FRB, HUD, NCUA, OCC)

All Institutions	Lender Groups	Selected Institutions		
Select	Institution Id	Institution Name		Agency
☐	0000024670	1199 SEIU FEDERAL CREDIT UNION		NCUA
☐	0000061605	121 FINANCIAL CREDIT UNION		NCUA
☐	0000013028	167TH TFR FEDERAL CREDIT UNION		NCUA
☐	04-3077687	1-800-EAST/WEST MORTGAGE CO.		FDIC
☐	3031509990	1ST 2ND MORTGAGE CO. OF N.J.,		HUD
☐	22-2437469	1ST 2ND MORTGAGE CO. OF NJ INC		HUD
☐	0000057899	1ST ADVANTAGE BANK		FDIC
☐	0000007448	1ST ADVANTAGE FCU		NCUA
☐	1099500003	1ST ADVANTAGE MORTGAGE		HUD
☐	36-4115595	1ST ADVANTAGE MORTGAGE		HUD
☐	20-2053401	1ST ALLIANCE LENDING, LLC		HUD
☐	01-0769892	1ST ALLIANCE MORTGAGE, LLC		HUD

You can sort and filter the list of institutions to find a specific institution or institutions. For more information about sorting and filtering the list, refer to the Sorting and Filtering Institutions List section in the CRA Tables Guide or Help Documentation.

To select an institution for inclusion in your analysis, click its check box:

☐	04-3077687	1-800-EAST/WEST MORTGAGE CO.	FDIC
☐	3031509990	1ST 2ND MORTGAGE CO. OF N.J.,	HUD
☐	22-2437469	1ST 2ND MORTGAGE CO. OF NJ INC	HUD
☑	0000057899	1ST ADVANTAGE BANK	FDIC
☐	0000007448	1ST ADVANTAGE FEDERAL CREDIT	NCUA
☐	1099500003	1ST ADVANTAGE MORTGAGE	HUD
☐	20-2053401	1ST ALLIANCE LENDING, LLC	HUD
☐	01-0769892	1ST ALLIANCE MORTGAGE, LLC	HUD

Repeat until you have selected all desired institutions.

Note: Selected institutions are displayed in the Selected Institutions tab. For more information, refer to Selected Institutions Tab section of this topic.

Selected Institutions Tab

The **Selected Institutions** tab displays the institutions (including lender groups) that you have selected to include in your analysis, either by searching, sorting, or filtering:

	Select	Institution Id	Institution Name	Agency	Group Name
	✓	0000012392	COMMERCIAL STATE BANK	FDIC	
	✓	0000000008	JPMORGAN CHASE BANK, NA	OCC	
	✓	0000012396	STATE BANK OF LINCOLN	FDIC	
	✓	0000000024	US BANK, N.A.	OCC	
	✓	0000012393	WEMPLE STATE BANK	FDIC	

Use this list to confirm your selection(s) before generating tables.

You can also do the following:

- Deselect the check box located next to an institution to remove it from your analysis.
- Sort the selected institutions list.
- Filter the selected institutions list.

	Select	Institution Id	Institution Name		Agency	Group Name
	✓	0000012392	COMMERCIAL STATE BANK		FDIC	
	✓	0000000008	JPMORGAN CHASE BANK, NA		OCC	
	✓	0000012396	STATE BANK OF LINCOLN		FDIC	
	✓	0000000024	US BANK, N.A.		OCC	
	✓	0000012393	WEMPLE STATE BANK		FDIC	

Institution Selection for Branch and Deposit Data Analysis

Use the **Institution Selection for Branch and Deposit Analysis** pane to include branch and deposit data for analysis in the **Scoping Report.** You can select one or more institutions to include in your analysis, and branch and the software will display brand and deposit data for the selected institution(s) in the report.

Note: This step is **optional** and only necessary if you would like to include branch and deposit data for the selected institution(s). If you do not select an institution, the **Scoping Report** will not display branch and deposit data and the relevant column is removed.

Note: If an institution reports to two agencies (for example, **CFPB** for **HMDA** and **FDIC** for **CRA**), the institution will be included twice in the institution list. Select both instances of the institution to include both its CRA and HMDA reporting in your analysis.

Note: To hide or display all the file selection panes, or hide or display just the Institution Selection for Branch and Deposit Data Analysis pane, click the File Selection or **Institution Selection for Branch and Deposit Data Analysis** arrow toggle buttons ⌄ , respectively:
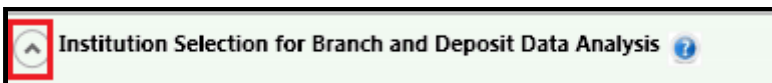
To select institutions for market share analysis, refer to the following sections:

[Selecting Branch and Deposit File](#)
[Searching for Institutions](#)
[All Institutions Tab](#)
[Sorting and Filtering Institutions](#)
[Selected Institutions Tab](#)

Selecting Branch and Deposit File

To include institution branch and deposit data in your analysis, you must first select a file that contains branch and deposit data.

To select a branch and deposit file, follow these steps:

1. In the **Institution Selection for Branch and Deposit Data Analysis** pane, click the **Select B&D File** button located at the top of the pane:
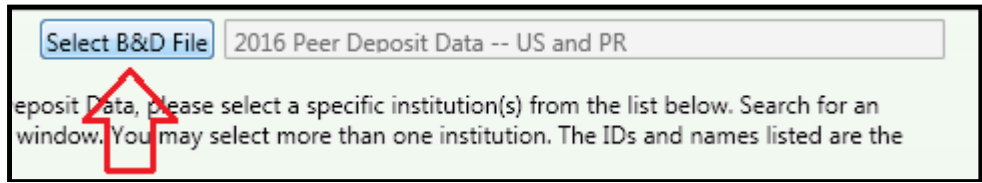
The software displays the **Open** dialog box:

Note: The software displays available branch and deposit files in the dialog box by default.
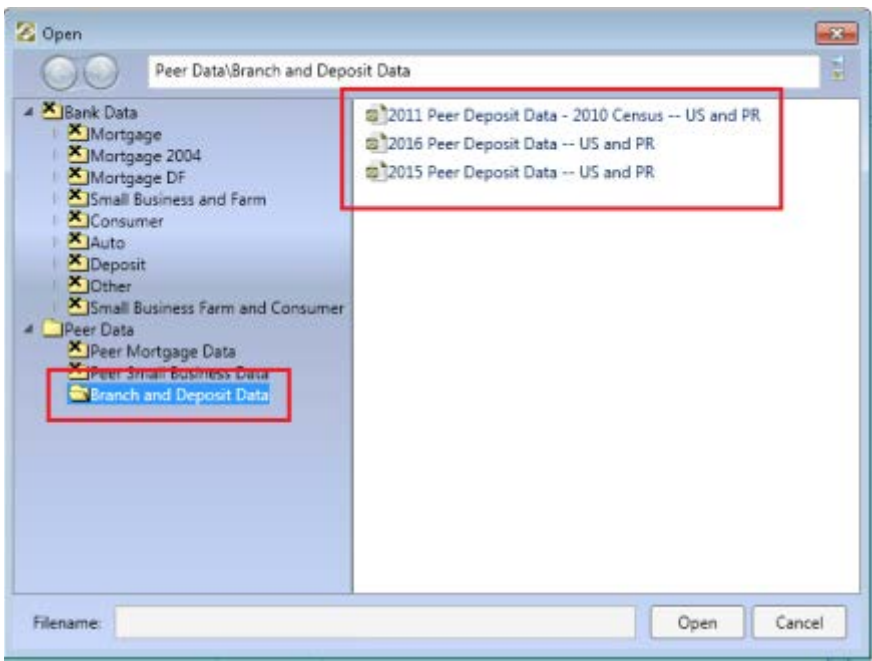
2. Select a file in the right-hand pane:
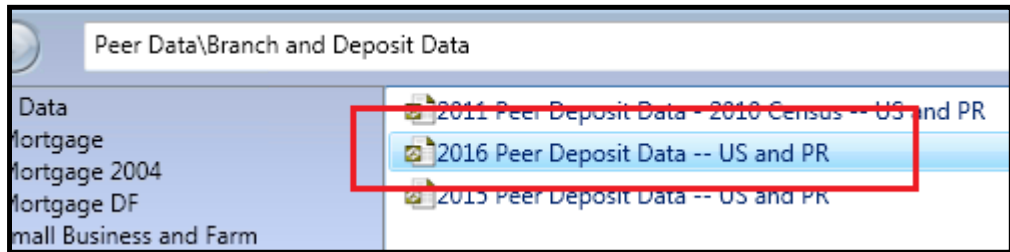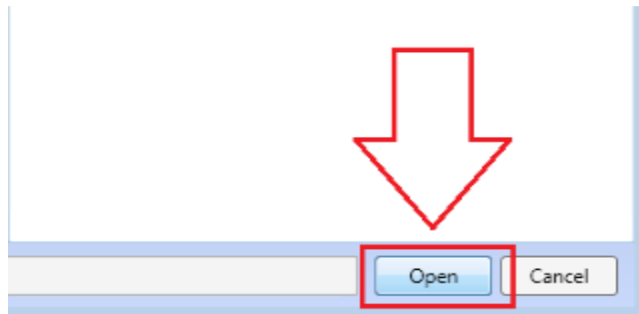
3. Click the **Open** button:

The software displays the selected file in the text field located next to the Select B&D File button:
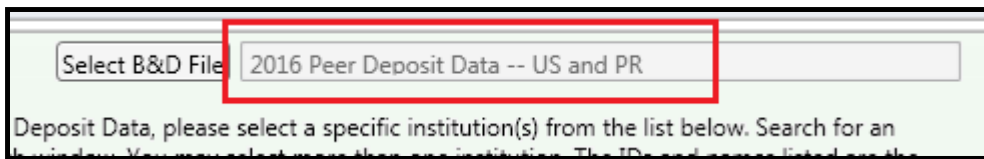
Searching for Institutions

To search for an institution, follow these steps:

1. Click in the **Institution Search** text field located at the top of the pane:

> institution by typing the institution name or ID in the Institution Search window. You may select more
> FDIC or NCUA certificate numbers.
>
> Institution Search : [   ] [X]

2. Enter the name of the Institution you want to find.

The software displays matching institutions in a scrollable drop-down list as you type:

Institution Search : First N [   ] [X]

Selected Instituti
| FIRST NATIONAL BANK OF PORTSMO - 0000000019
| FIRST NATIONAL BANK OF MCCONNE - 0000000046
Select Insti | FIRST NATIONAL BANK OF GERMANT - 0000000086
| FIRST NATIONAL BANK OF HUDSON - 0000000095
0000 FIRST NATIONAL BANK DANVILLE - 0000000113
0000 FIRST NATIONAL BANK OF CC - 0000000148
| FIRST NATIONAL BANK - 0000000164
0000 THE FIRST NATIONAL BK OF COLUM - 0000000178
0000 FIRST NATIONAL BANK OF CENTRAL - 0000000205
| FIRST NATIONAL BANK OF OMAHA - 0000000209
04-3 FIRST NATIONAL BANK OF PA - 0000000249
| FIRST NATIONAL BANK AND TRUST - 0000000324
3031 THE FIRST N.A - 0000000446
22-2437469   1ST 2ND MORTGAGE CO OF NJ INC   HUD

3. From the drop-down list, click the institution you want to add to your analysis:

The software adds the selected institution to the Selected Institutions tab.

Note: For more information, refer to the Selected Institutions tab section of this topic.

4. To find another institution, remove the currently displayed institution by clicking the delete [X] button located at the end of the Institution Search text field:

> Institution Search : FIRST NATIONAL BANK DANVILLE - 0000000113 [X]

then repeat **Steps 2** and **3**.

All Institutions Tab

The **All Institutions** tab displays a list of all available institutions, including the following information:

- Institution ID
- Institution Name
- Reporting Agency (Credit Union, Bank, Savings Bank)

You can sort and filter the list of institutions to find a specific institution or institutions. For more information about sorting and filtering the list, refer to the Sorting and Filtering Institutions List section of the CRA Tables Guide or Help Documentation.

To select an institution for inclusion in your analysis, click its check box:

Repeat until you have selected all desired institutions.

Note: Selected institutions are displayed in the **Selected Institutions** tab. For more information, refer to Selected Institutions Tab section of this topic.

Selected Institutions Tab

The **Selected Institutions** tab displays the institutions that you have selected to include in your analysis, either by searching, sorting, or filtering:

Use this list to confirm your selection(s) before generating tables.

You can also do the following:

- Deselect the check box located next to an institution to remove it from your analysis.
- Sort the selected institutions list.
- Filter the selected institutions list.

Branch and ATM Data Entry

Use the **Branch & ATM Data Entry** pane to enter bank branch and automated teller machine information for each saved assessment area you select in the Assessment Area Selection pane. For each assessment area, data entry is further broken down into tract income levels for both branches and ATMs that are open or closed. For each income level (Low, Moderate, Middle, Upper, NA), you enter the number of branch and/or ATM locations, and number of open/closed branches/ATMs. The

software calculates each number you enter as a percentage of total branch and ATM, open/closed locations, and displays this percentage to the right of the data entry text fields.

Note: Branch and ATM data is **optional**. This data is not required to generate CRA Tables.

Tip: If you want to generate Table C without entering in the Branch and ATM data in the data entry screen, the report will still generate, but will not contain any bank data.

Note: To hide or display all the file selection panes, or hide or display just the **Branch & Data Entry** pane, click the File Selection or Branch & Data Entry arrow toggle buttons ⊙, respectively:
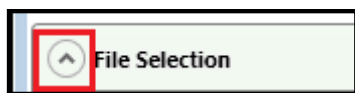
For more information on Branch and ATM data entry, refer to the following sections:

[Selecting Branch and ATM Data File](#)
[Entering Branch and ATM Data Manually](#)

Selecting Branch and ATM Data File

If you have a Branch and ATM file installed and available in CRA *Wiz* and Fair Lending *Wiz*, you can use the data from the file for analysis in CRA Tables. The data from the file will automatically populate the relevant fields in the Branch and ATM data entry pane, saving you time.

For file layout specifications please refer to the [Branch File Layout](#)

To select a branch and ATM file, follow these steps:

1. In the **Branch & ATM Data Entry** pane, click the **Select File** button located at the top of the pane:
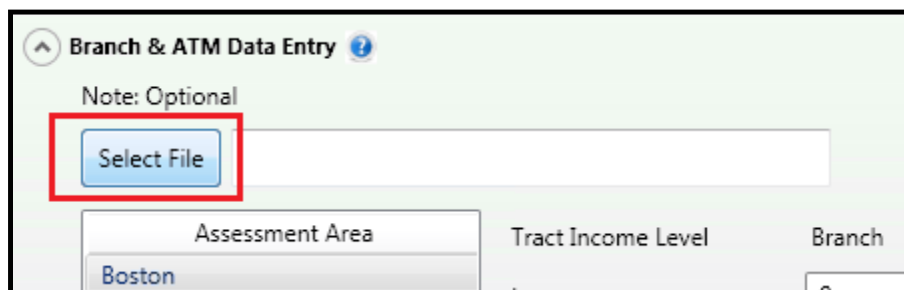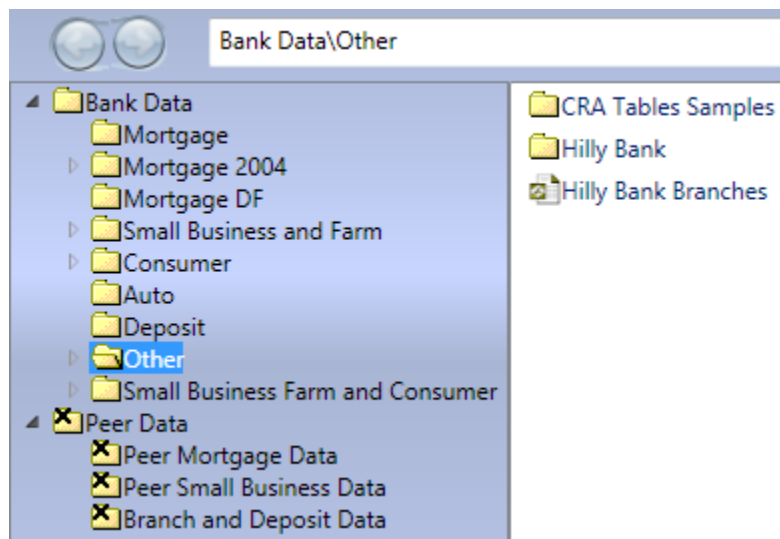
The software displays the **Open** dialog box:

2. Select a file in the right-hand pane:
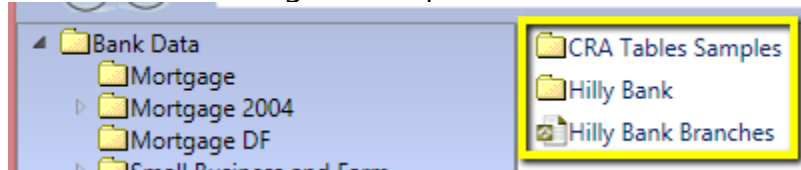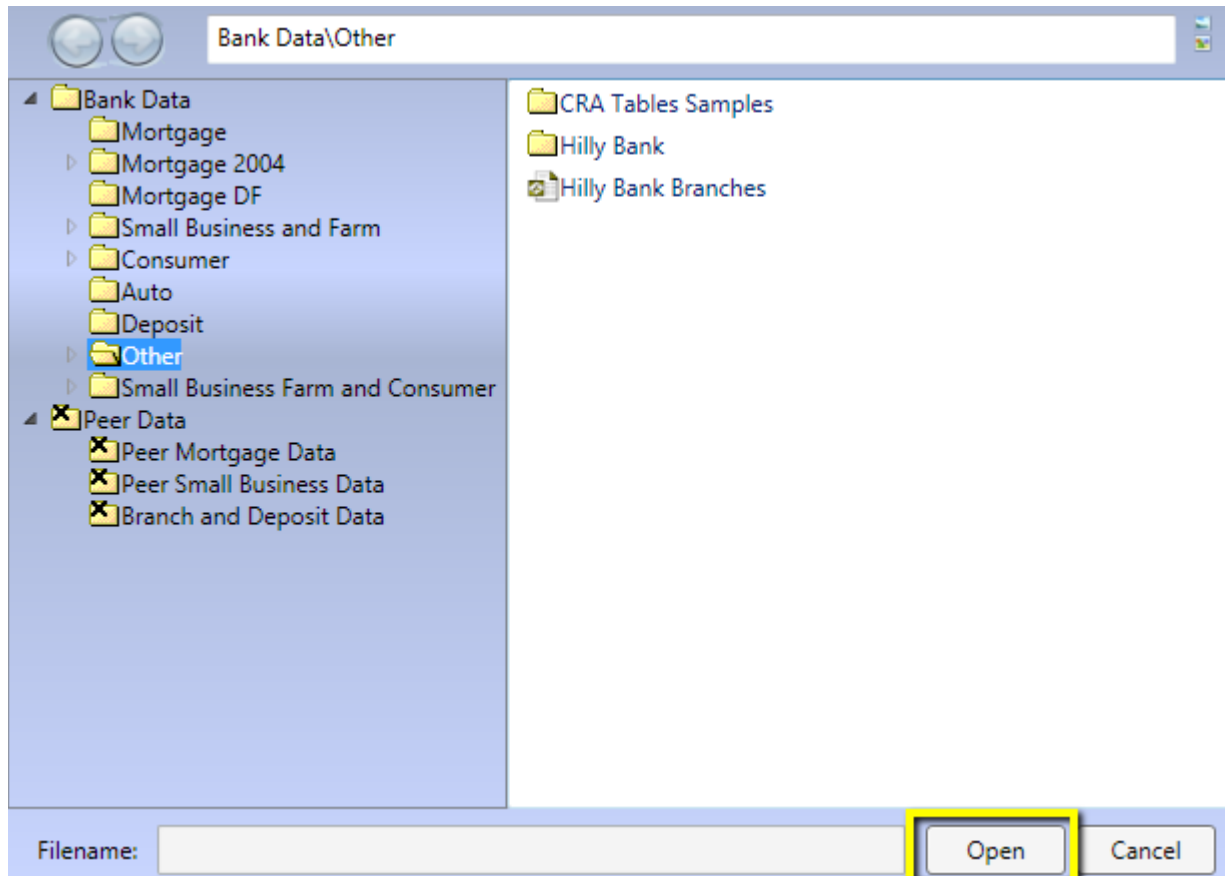
3. Click the **Open** button:

The software displays the selected file in the text field located next to the Select B&D File button:

and, auto-populates the **Branch**, **ATM**, **Open**, and **Closed** text boxes (where applicable).
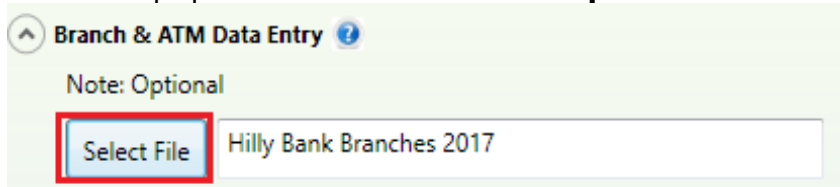
Entering Branch and ATM Data Manually

To enter branch and ATM data, follow these steps:

1. In the **Assessment Area** list box, click the saved assessment area for which you want to enter data:

2. For each provided tract income category, do one of the following:

- Click in the relevant **Branch, ATM and/or Open**, or **Closed** text fields to activate the field, and then type the associated number:

--OR--

- Click the up or down arrows located next to the relevant branch, ATM, Open, or Closed text fields to increase or decrease the number of branches and/or AMTs incrementally:

3. Repeat **Step 2** until you have entered data for all relevant tract income categories:

Note: The software calculates each number you enter as a percentage of total branch and ATM locations and displays this percentage to the right of the data entry text fields:

4. If you have multiple saved assessment areas, select the next saved area and repeat **Steps 2** and **3** until you have entered branch and/or ATM data for all relevant saved areas.

CRA Table Updates

For CRA Table related updates, please refer to the following sections:

Table W - Scoping Report

The Scoping report takes Peer Branch & Deposit Data, Peer HMDA Data and Peer Small Business & Farm data and combines into one report. This report shows the data at an assessment area level for each year and combined for all years analyzed. The Branch & Deposit Data is for only one year and is consistent across the report. If an institution(s) is selected, the market share information for that institution will also display on the report. This report allows examiners to view all assessment areas and identify the areas where lending is concentrated, where the bank holds a share of the market and the number of branches.

Table W: Scoping Report

Peer Branch And Deposit Lender:	10000028100	IBERIABANK
	10000003510	BANK OF AMERICA, NATIONAL ASSOCIATIO
Peer Lender:	20000808176	IBERIABANK
	90000808176	IBERIABANK
	10000013044	BANK OF AMERICA, N.A.
	90000480228	BANK OF AMERICA, N.A.

| Area | Branches | | | | $ Deposits | | | | |
	Branch Rank	Total Depositories	Number of Branches	Branch % Market Share	Deposit Rank	Total Deposit $ Amount (000's)	Deposit % Market Share	Average Deposit Per Branch (000's)	HMDA Rank
Area 1	2	211	107	7.1	3	37,311,922	12.7	348,710	9
Area 2	6	111	33	4.7	5	2,727,094	4.5	82,639	16
Combined Area Summary	4	272	140	6.3	3	40,039,016	11.2	285,993	10

Source: 2016 Branch & Deposit Data, 2017 Peer HMDA Data, 2017 Peer Small Business Data. "--" Data not available.
Due to rounding, totals may not equal 100.0

Table X – Community Development

This report creates a standardized report template for representing the Services, Investments and Community Development Data a bank is reporting. If a file is used, the data will populate for this report from the file selected. If no file is selected, the report will be generated blank. The report breaks down the community development purposes by Affordable Housing, Services targeted at LMI Individuals, Economic Development to Small Business and Revitalizing and Stabilizing LMI Geographies. For the investments, they are broken out by Investments and Grants and for the Service, it is displayed in hours.

The data is displayed by Assessment area, Statewide Activities, and Regional Activities. To display the file data by statewide, only include the State code in the geocoding fields. To display the file data by regional activities, only populate the State and MSA or State, MSA & County fields.

The data is also displayed by the year of the files.

Table X - Community Development

Table X - Community Development Lending by Assessment Area

Assessment Area	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Neighbourhood Stabilization		Totals	
	#	$(000s)	#	$(000s)	#	$(000s)	#	$(000s)	#	$(000s)	#	$(000s)
Area 1	65	35,570	2	838	10	5,202	262	13,830	0	0	339	53,241
Area 2	25	13,205	0	0	0	0	51	2,653	0	0	76	15,858
Outside Area Activities	158	82,130	0	0	1	520	426	22,181	0	0	585	104,875
Total	248	128,769	2	838	11	5,722	739	38,444	8	8	1,000	173,774

Source: Bank Data
Due to rounding, totals may not equal.

Table X - Community Development Lending

Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Neighbourhood Stabilization		Totals	
	#	$(000s)	#	$(000s)	#	$(000s)	#	$(000s)	#	$(000s)	#	$(000s)
2017	248	128,769	2	838	11	5,722	739	38,444	0	0	1,000	173,774
Total	248	128,769	2	838	11	5,722	739	38,444	8	8	1,000	173,774

Source: Bank Data
Due to rounding, totals may not equal.

Table X - Qualified Investments by Assessment Area

Assessment Area	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Neighbourhood Stabilization		Totals	
	#	$(000s)	#	$(000s)	#	$(000s)	#	$(000s)	#	$(000s)	#	$(000s)
Area 1	147	98,748	15	6,198	12	7,553	137	94,061	0	0	311	206,560
Area 2	47	33,879	3	788	3	2,156	49	35,584	0	0	102	72,306
Outside Area Activities	295	219,136	19	11,730	13	9,696	260	193,757	0	0	587	434,319
Total	489	351,763	37	18,696	28	19,405	446	323,401	8	8	1,000	713,265

Source: Bank Data
Due to rounding, totals may not equal.

Table X - Qualified Investments

Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Neighbourhood Stabilization		Totals	
	#	$(000s)	#	$(000s)	#	$(000s)	#	$(000s)	#	$(000s)	#	$(000s)
2017	489	349,429	26	18,624	27	19,404	210	153,018	0	0	744	540,474
Subtotal	489	349,429	26	18,624	27	19,404	210	153,018	0	0	744	540,474
Qualified Grants & Donations	0	2,334	11	72	1	1	236	170,384	0	0	256	172,791
Total	489	351,763	37	18,696	28	19,405	446	323,401	8	8	1,000	713,265

Source: Bank Data
Due to rounding, totals may not equal.

Table X - Community Development Services by Assessment Area

Assessment Area	Affordable Housing	Community Services	Economic Development	Revitalize or Stabilize	Neighbourhood Stabilization	Totals
	#	#	#	#	#	#
Area 1	48	3	1,181	778	0	2,010
Area 2	4	0	92	73	0	169
Outside Area Activities	29	48	939	403	0	1,419
Total	81	51	2,212	1,254	8	3,598

Source: Bank Data, census year = 2015 ACI Census
Due to rounding, totals may not equal

Table X - Community Development Services

Activity Year	Affordable Housing	Community Services	Economic Development	Revitalize or Stabilize	Neighbourhood Stabilization	Totals
	#	#	#	#	#	#
2017	81	51	2,212	1,254	0	3,598
Total	81	51	2,212	1,254	8	3,598

Source: Bank Data
Due to rounding, totals may not equal.

Table Y - Federal Report

The Federal (Fed) Report is a two-page comprehensive report that displays data for the institutions lending data (LAR), Peer Data & demographic data for each year and each assessment area. The format is similar to reports generated by the Federal Reserve and displays in two pages for each year. The first page is a Geographic Distribution Report and shows the Low/Mod/Mid/Upp/NA tract lending distribution for the HMDA, Small Business and Small Farm data. The HMDA data is broken out by loan purpose and property type. The second page of the report is a Borrower Distribution and displays the Low/Mod/Mid/Upp/NA borrower distribution and revenue breakdowns for small business and small farm lending.

FED Report

Geographic Distribution of HMDA, Small Business, & Small Farm Loans
Assessment Area: Area 1

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2017					Bank & Aggregate Lending Comparison 2017 Data - 2017 Aggregate					
		Bank				Owner Occupied Units	Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %
HOME PURCHASE	Low	0	0.0%	$0	0.0%	7.0%	0	0.0%	4.5%	$0	0.0%	3.7%
	Moderate	3	21.4%	$408	18.0%	24.1%	3	21.4%	18.7%	$408	18.0%	13.9%
	Middle	5	35.7%	$680	29.9%	32.3%	5	35.7%	37.3%	$680	29.9%	29.8%
	Upper	6	42.9%	$1,183	52.1%	36.4%	6	42.9%	39.6%	$1,183	52.1%	52.7%
	Unknown	0	0.0%	$0	0.0%	0.2%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	14	100.0%	$2,271	100.0%	100.0%	14	100.0%	100.0%	$2,271	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	$0	0.0%	7.0%	0	0.0%	4.8%	$0	0.0%	2.4%
	Moderate	4	28.6%	$187	37.3%	24.1%	4	28.6%	19.4%	$187	37.3%	9.4%
	Middle	6	42.9%	$169	33.7%	32.3%	6	42.9%	34.1%	$169	33.7%	23.5%
	Upper	4	28.6%	$146	29.1%	36.4%	4	28.6%	41.7%	$146	29.1%	64.7%
	Unknown	0	0.0%	$0	0.0%	0.2%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	14	100.0%	$502	100.0%	100.0%	14	100.0%	100.0%	$502	100.0%	100.0%
REFINANCING	Low	0	0.0%	$0	0.0%	7.0%	0	0.0%	3.6%	$0	0.0%	2.7%
	Moderate	0	0.0%	$0	0.0%	24.1%	0	0.0%	14.4%	$0	0.0%	9.7%
	Middle	14	56.0%	$1,143	56.9%	32.3%	14	56.0%	33.3%	$1,143	56.9%	25.4%
	Upper	11	44.0%	$867	43.1%	36.4%	11	44.0%	48.7%	$867	43.1%	62.2%
	Unknown	0	0.0%	$0	0.0%	0.2%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	25	100.0%	$2,010	100.0%	100.0%	25	100.0%	100.0%	$2,010	100.0%	100.0%
	Multi-Family Units											
MULTI-FAMILY	Low	0	0.0%	$0	0.0%	13.2%	0	0.0%	14.8%	$0	0.0%	9.2%
	Moderate	1	50.0%	$501	43.1%	25.2%	1	50.0%	31.3%	$501	43.1%	17.1%
	Middle	1	50.0%	$661	56.9%	23.1%	1	50.0%	32.4%	$661	56.9%	30.0%
	Upper	0	0.0%	$0	0.0%	37.3%	0	0.0%	21.5%	$0	0.0%	43.8%
	Unknown	0	0.0%	$0	0.0%	1.2%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	2	100.0%	$1,162	100.0%	100.0%	2	100.0%	100.0%	$1,162	100.0%	100.0%
HMDA TOTALS	Low	0	0.0%	$0	0.0%	7.0%	0	0.0%	4.2%	$0	0.0%	3.7%
	Moderate	8	14.6%	$1,096	18.4%	24.1%	8	14.6%	16.8%	$1,096	18.4%	12.2%
	Middle	26	47.3%	$2,653	44.6%	32.3%	26	47.3%	35.2%	$2,653	44.6%	27.7%
	Upper	21	38.2%	$2,196	36.9%	36.4%	21	38.2%	43.7%	$2,196	36.9%	56.5%
	Unknown	0	0.0%	$0	0.0%	0.2%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	55	100.0%	$5,945	100.0%	100.0%	55	100.0%	100.0%	$5,945	100.0%	100.0%
	Businesses											
SMALL BUSINESS	Low	1	1.7%	$720	5.6%	7.0%	1	1.7%	17.7%	$720	5.6%	5.5%
	Moderate	7	11.9%	$525	4.1%	20.4%	7	11.9%	27.5%	$525	4.1%	18.6%
	Middle	23	39.0%	$6,375	49.6%	26.6%	23	39.0%	29.6%	$6,375	49.6%	30.9%
	Upper	28	47.5%	$5,231	40.7%	45.3%	28	47.5%	25.0%	$5,231	40.7%	44.9%
	Unknown	0	0.0%	$0	0.0%	0.8%	0	0.0%	0.2%	$0	0.0%	0.1%
	Total	59	100.0%	$12,851	100.0%	100.0%	59	100.0%	100.0%	$12,851	100.0%	100.0%
	Farms											

FED Report

Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size
Assessment Area: Area 1

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2017					Bank & Aggregate Lending Comparison 2017 Data - 2017 Aggregate					
		Bank				Families by Family Income	Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %
HOME PURCHASE	Low	2	14.3%	$130	5.7%	28.0%	2	14.3%	6.1%	$130	5.7%	2.6%
	Moderate	1	7.1%	$115	5.1%	17.0%	1	7.1%	17.5%	$115	5.1%	10.3%
	Middle	5	35.7%	$768	33.8%	17.7%	5	35.7%	21.4%	$768	33.8%	17.2%
	Upper	6	42.9%	$1,258	55.4%	37.2%	6	42.9%	41.3%	$1,258	55.4%	58.8%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	13.7%	$0	0.0%	11.2%
	Total	14	100.0%	$2,271	100.0%	100.0%	14	100.0%	100.0%	$2,271	100.0%	100.0%
HOME IMPROVEMENT	Low	5	35.7%	$162	32.3%	28.0%	5	35.7%	6.2%	$162	32.3%	1.8%
	Moderate	2	14.3%	$83	16.5%	17.0%	2	14.3%	12.4%	$83	16.5%	5.4%
	Middle	4	28.6%	$130	25.9%	17.7%	4	28.6%	22.4%	$130	25.9%	13.1%
	Upper	3	21.4%	$127	25.3%	37.2%	3	21.4%	52.1%	$127	25.3%	71.8%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	7.0%	$0	0.0%	8.0%
	Total	14	100.0%	$502	100.0%	100.0%	14	100.0%	100.0%	$502	100.0%	100.0%
REFINANCING	Low	2	8.0%	$94	4.7%	28.0%	2	8.0%	4.1%	$94	4.7%	1.6%
	Moderate	8	32.0%	$503	25.0%	17.0%	8	32.0%	9.4%	$503	25.0%	4.8%
	Middle	8	32.0%	$571	28.4%	17.7%	8	32.0%	17.7%	$571	28.4%	12.1%
	Upper	7	28.0%	$842	41.9%	37.2%	7	28.0%	54.9%	$842	41.9%	69.6%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	14.0%	$0	0.0%	11.9%
	Total	25	100.0%	$2,010	100.0%	100.0%	25	100.0%	100.0%	$2,010	100.0%	100.0%
						Multi-Family Units						
MULTI-FAMILY	Low	0	0.0%	$0	0.0%	28.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	17.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	0	0.0%	$0	0.0%	17.7%	0	0.0%	0.0%	$0	0.0%	0.0%
	Upper	2	100.0%	$1,162	100.0%	37.2%	2	100.0%	0.0%	$1,162	100.0%	0.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	100.0%	$0	0.0%	100.0%
	Total	2	100.0%	$1,162	100.0%	100.0%	2	100.0%	100.0%	$1,162	100.0%	100.0%
HMDA TOTALS	Low	9	16.4%	$386	6.5%	28.0%	9	16.4%	5.1%	$386	6.5%	1.9%
	Moderate	11	20.0%	$701	11.8%	17.0%	11	20.0%	13.3%	$701	11.8%	6.8%
	Middle	17	30.9%	$1,469	24.7%	17.7%	17	30.9%	19.4%	$1,469	24.7%	13.2%
	Upper	18	32.7%	$3,389	57.0%	37.2%	18	32.7%	47.5%	$3,389	57.0%	58.7%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	14.8%	$0	0.0%	19.4%
	Total	55	100.0%	$5,945	100.0%	100.0%	55	100.0%	100.0%	$5,945	100.0%	100.0%
						Total Businesses						
SMALL BUSINESS / Revenue	$1 Million or Less	52	88.1%	$10,084	78.5%	80.9%	52	88.1%	39.9%	$10,084	78.5%	26.8%
	Over $1 Million	7	11.9%	$2,767	21.5%	8.3%	7	11.9%		$2,767	21.5%	
	Total Rev. available	59	100.0%	$12,851	100.0%	89.2%	59	100.0%		$12,851	100.0%	
	Rev. Not Known	0	0.0%	$0	0.0%	10.8%	0	0.0%		$0	0.0%	
	Total	59	100.0%	$12,851	100.0%	100.0%	59	100.0%		$12,851	100.0%	
Loan Size	$100,000 or Less	31	52.5%	$1,181	9.2%	36.1%	31	52.5%	93.6%	$1,181	9.2%	32.9%
	$100,001 - $250,000	9	15.3%	$1,460	11.4%	29.8%	9	15.3%	2.8%	$1,460	11.4%	13.5%
	$250,001 - $500,000	19	32.2%	$10,210	79.5%	9.3%	19	32.2%	3.6%	$10,210	79.5%	53.6%

CRA Tables Fixes

CRA Table A – Low % of # column is blank in WK version of report. Data is now present.
CRA Table P – % of Families on the multi-year total page corrected.
CRA Table U – Corrected calculation of percentage of bank loans for combined years.
Assessment Areas are now sorted Alphabetically.

HMDA DF Updates

HMDA DF Edit Current Record Screen Updates
HMDA DF Fixes
HMDA DF Under Construction

HMDA DF Current Record Tab Updates

For HMDA DF Edit Current Record screen updates, please refer to the following sections:

Calculated Columns Updates

[Rate Spread Calculator Updates](#)

Calculated Columns Updates

The '**Loan Amount**' field shown on the Mortgage DF Current Record tab has been updated to a system calculated column which will be performed upon the creation of your file or by right clicking on your Mortgage DF file in file management and selecting Update Calculated Fields.

- If you have previously input any data into the LoanAmount field instead of the LoanAmountInDollars column in your Mortgage DF file it is recommended to run a Replace command in Edit with the Target set to LoanAmountInDollars and the Replace With set to LoanAmount prior to Updating Calculated Fields on your file.
- The calculation performed is **LoanAmountInDollars/1000**.
- This field is intentionally grayed out and can no longer be edited.

Rate Spread Calculator Updates

A new 'Rate Spread Override' option has been added to the Rate Spread Calculator. When selected users will be able to manually enter a value into the Rate Spread field. This field has replaced the **Rate Spread Input** field.

New system calculated **APOR** and **APOR Date** fields have been added to the Rate Spread Calculator. The APOR rates are released weekly and are available for download on the Wiz Webcenter.

Treasury Rate Used has been replaced with the **Raw Rate Spread** field which is system calculated (APR-APOR)

HMDA DF Support under Construction

In upcoming releases remaining areas of the application will be updated to support HMDA DF. As a result, you may experience certain functionality either returning errors or not working. The key areas are listed below:

- Rate Spread
- Check digit Calculation for ULI
- Calculation for 'Other' Demographic Information fields
- HMDF Edit Reports and LAR Report
- HMDF Submission Support
- Applnumb to become Required field
- Addition HMDF Standard Reports

Known Issues

HMDF Specific

Current Record Tab: Values under Co-Applicant Credit Model field are not in sequential order
Tracking Number: **103539**
Value for Non-Org loan fields (TotalLoanCosts, TotalPtsAndFees, OrigFees, DiscountPts, LenderCredts) displaying as blank instead of 'NA' after exporting the file to Excel
Tracking Number: **108793**
'Credit Model' not specified in Custom Table field names
Tracking Number: **122792**
Detail Record Exception Report reflect CRA for HMDF files
Tracking Number: **129685**
Macro Edits Q636, Q637, Q638 are not getting displayed

Tracking Number: **119996**

Edit check Q616 is displayed when Total Loan Costs, Total Points and Fees, and/or Discount Points are blank

Tracking Number: **131672**

Edit check V624 is displayed when ZIP contains 10 characters

Tracking Number: **131674**

Edit check S305 is displayed when ULI is duplicated when the Edit language states All fields

Tracking Number: **131675**

User Defined Edits are displayed twice

Tracking Number: **132470**

CRA Tables

FED Report - Incorrect Header Small Business Loan Size. Small Business Loan Size Range should read $250,001 - $1,000,000

Tracking Number: **126807**

FED Report - Demographic Data Not Populating for some years.

Tracking Number: **126808**

FED Report - Printing does not fit on a page

Tracking Number: **126809**

FED Report – If data is not available it is showing "0"'s instead of "—"

Tracking Number: **132245**

FED Report - showing incorrect aggregate year – the evaluation year is shown instead of Peer data year selected.

Tracking Number: **130737**

CRA Table Q is recalculating Peer SB Data based on the tract income level for the census year selected

Tracking Number: **131858**

FED Report is showing results based on updated calculated fields on file instead of calculating based on evaluation year.

Tracking Number: **132352**

Table X – Community Development – Neighborhood is spelled incorrectly, Neighborhood Stabalization should be removed.

Tracking Number: **124179**

Miscellaneous

Unable to run replace commands using any of the BISG proxy fields.

Tracking Number: **97395**

Cancel and Delete (X) buttons do not cancel changes made in the Properties ->File Access window.

Tracking Number: **101758**

Wolters Kluwer Financial Services

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