

CRA *Wiz* and Fair Lending *Wiz* HMDA DF Reports Update: (Build 73.24.27)

Release Notes

Last Updated September 6, 2019

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Overview

CRA Wiz and Fair Lending Wiz HMDA DF Reports Update (Build 73.24.27) release contains updates specific to the HMDA DF file type, client-requested enhancements, and fixes for issues in previous versions. It can be installed as an upgrade to Version 7.3 Service Pack 2 (**Build 73.20.30**) or higher or as a new installation.

Installation Notes

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* 2019 HMDA Update 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**

CRA Wiz Updates and Enhancements

Refer to the following sections for CRA *Wiz* updates included in this release:

[Fair Lending Redlining and Marketing Scorecard \(M6\) for HMDA DF Standard Summary Report for HMDA DF Peer Data Corrected Calculated Age Count Mismatches](#)

Note: The CRA *Wiz* Help documentation for these items will be updated in the next release.

Fair Lending Redlining and Marketing Scorecard (M6) for HMDA DF

This release enables the Redlining and Marketing Scorecard (M6) (formerly known as Marketing Risk Factor: Marketing (M6)) for use with HMDA DF file types. Along with enabling this report for the HMDA DF file type, some new functionality and changes to existing functionality have been introduced. Unless otherwise specified, these changes apply only to the Redlining and Marketing Scorecard (M6) when used with HMDA DF files.

Note: To generate the Redlining and Marketing Scorecard (M6) using a HMDA DF LAR and Peer Data, you must set a HMDA DF LAR as the current file then click the Fair Lending Reports Module. Once you select the Redlining and Marketing Scorecard (M6), you can then select a Peer Mortgage Data set to include in the report results. Due to the increase size of HMDA DF Peer Mortgage Data, it is recommended that you apply filters for saved areas or lender groups prior to running the Redlining and Marketing Scorecard (M6) to reduce the report generation time.

The screenshot shows the configuration interface for the Fair Lending Reports Module. On the left, there are two numeric input fields: 'vs. Demographic Highlight' set to 85 and 'vs. Peer Highlight' set to 95. Below these are radio buttons for 'Race/Ethnicity' with 'Aggregate View' selected and 'DisAggregate View' unselected, and a checked checkbox for 'T-Stat'. On the right, a red box highlights the 'Peer Mortgage data' section, which contains a dropdown menu currently showing '2018 Peer Mortgage Data - Preliminary -- |' and another dropdown menu labeled 'Agency' set to 'All'.

Note: A new group was added to the Control Group Settings for **Gender**. The new Gender group will apply to the new Redlining and Marketing Scorecard (M6). The previous group was renamed to **Gender (Standard)** and should continue to be used with all other Fair Lending Reports.

Note: The minority status section of the Redlining and Marketing Scorecard (M6) does not rely on the Control Group Settings. The control group and protected classes are hard coded for this report. This will be corrected in a future release. Update calculated columns must be run prior to running this report in order to populate minority status.

For more information, refer to the following sections:

[Name Update](#)

[Report Moved](#)

[New Race and Ethnicity Categories](#)

[Aggregate/Disaggregate Report Selection](#)

[New Age Groupings](#)

[Peer Lending Group Filters](#)

[T-stat](#)

Name Update

The report has been renamed from Marketing Risk Factor: Marketing (M6) to **Redlining and Marketing Scorecard (M6)** to more accurately reflect the information provided in the report.

Report Moved

The Redlining and Marketing Scorecard (M6) report is still available under the **Fair Lending Reports module** in CRA *Wiz* and Fair Lending *Wiz*. However, it is now the last report under the **Fair Lending Analysis** section toward the top of the screen (previously was the last report available under the Risk Factor Analysis Reports section):

▲ 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.
- Redlining & Marketing Scorecard (M6)**
Redlining Analysis compares an institution's proportion of prohibited basis applicants against peer institutions in a given geographic or market area.

Marketing Analysis identifies whether the proportion of prohibited basis applicants is significantly lower than that group's representation in the total population of the market area.

New Race and Ethnicity Categories

The Redlining and Marketing Scorecard (M6) has been updated to include the following new Race and Ethnicity categories added for HMDA DF files:

- Asian child race categories:
 - Chinese
 - Filipino
 - Japanese
 - Korean
 - Vietnamese
 - Other Asian
- Native Hawaiian or Other Pacific Islander child race categories:
 - Native Hawaiian
 - Guamanian or Chamorro
 - Samoan
 - Other Pacific Islander
- Hispanic or Latino child ethnicity categories:
 - Mexican
 - Puerto Rican
 - Cuban
 - Other Hispanic or Latino

These child categories will appear when running the Disaggregate version of the report as described in the section below.

Aggregate/Disaggregate Report Selection

The Redlining and Marketing Scorecard (M6) for HMDA DF files has been updated to allow you to choose between an **aggregated** or **disaggregated** view of the race, Ethnicity and Race/Ethnicity categories:

Redlining & Marketing Scorecard (M6)

Redlining Analysis compares an institution's proportion of prohibited basis applicants against peer institutions in a given geographic or market area.

Marketing Analysis identifies whether the proportion of prohibited basis applicants is significantly lower than that group's representation in the total population of the market area.

Execute 'Redlining & Marketing Scorecard (M6)

Saved Areas:

Peer Lender Groups

- Race
- BISG Race
- Ethnicity
- Race/Ethnicity
- Gender
- Marital Status
- Applicant Income Category
- Tract Income Category
- Tract Minority
- Gender (Standard)
- Age
- Minority Status

- Saved Areas
 - M6 Test 1 (ID:35)
 - SanDiego MSA (ID:36)

- Peer Lender Group
 - Group 1
 - Group 2

Selected Areas:

Selected Lender Groups:

vs. Demographic Highlight

85

Peer Mortgage data

vs. Peer Highlight

95

No Peer Data is selected

Race/Ethnicity

Aggregate View DisAggregate View

T-Stat

User can select Aggregate View or Disaggregate View

You can also select created **Assessment Areas** and **Peer Lender Groups**:

The disaggregate view of the report shows all race and ethnicity categories and subcategories defined in the HMDA DF FIG documentation. The report reflects counts of the calculated Race and Ethnicity for each record in a LAR based on the reported race(s) and ethnicities for both the applicant and co-applicant.

For the Race category of **Asian**, the values shown in the LAR data and Peer Data sections (highlighted with the red box in the screenshot below) reflect values where the Race was selected as Asian (2). For LAR data and Peer data, these values are **not** a sum of all Asian subcategories. However, for the Area Demographic data section (highlighted with the green box in the screenshot below) the values reflected in the Asian field is sum of all Asian categories from the US Census data. This is due to a difference in the way demographic data is collected for LAR data vs. US Census data:

Assessment Area:																	
Race	Area Demographics		Institution Applications			Institution Originations			Institution Denials			Aggregate Peer Applications			Aggregate Peer Originations		
	Population	%Total	Applications	%Total	vs. Demographics	Originations	%Total	vs. Demographics	Denials	%Total	vs. Demographics	Applications	%Total	Institution vs. Peer	Applications	%Total	Institution vs. Peer
American Indian or Alaskan	2,580,945	0.85	80	0.21	24.71	40	0.16	18.82	28	0.30	35.29	78,820	0.54	38.89	32,808	0.43	37.21
Asian	16,245,464	5.33	726	1.92	36.02	395	1.62	30.39	226	2.44	45.78	641,424	4.36	44.04	356,102	4.71	34.39
Asian Indian	3,310,344	1.09	56	0.15	13.76	25	0.10	9.17	29	0.31	28.44	35,931	0.24	62.50	17,327	0.23	43.88
Chinese	3,695,601	1.21	8	0.02	1.65	4	0.02	1.65	2	0.02	1.65	13,974	0.10	20.00	7,290	0.10	20.00
Filipino	2,718,001	0.89	7	0.02	2.25	7	0.03	3.37	0	0.00	0.00	13,967	0.10	20.00	5,930	0.08	37.50
Japanese	779,826	0.26	1	0.00	0.00	1	0.00	0.00	0	0.00	0.00	2,594	0.02	0.00	1,321	0.02	0.00
Korean	1,460,298	0.48	8	0.02	4.17	8	0.03	6.25	0	0.00	0.00	5,869	0.04	50.00	2,799	0.04	75.00
Vietnamese	1,710,943	0.56	4	0.01	1.79	2	0.01	1.79	2	0.02	3.57	6,456	0.04	25.00	2,564	0.03	33.33
Other Asian	2,570,451	0.84	23	0.06	7.14	9	0.04	4.76	14	0.15	17.86	17,495	0.12	50.00	7,409	0.10	40.00
Black or African American	40,209,614	13.19	1,017	2.69	20.39	449	1.84	13.95	390	4.22	31.99	985,297	6.70	40.15	428,462	5.67	32.45
Native Hawaiian or other Pacific Islander	546,384	0.18	45	0.12	66.67	16	0.07	38.89	25	0.27	150.00	30,562	0.21	57.14	14,638	0.19	36.04
Native Hawaiian	174,514	0.06	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	758	0.01	0.00	334	0.00	NA
Guamanian or Chamorro	73,111	0.02	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	646	0.00	NA	303	0.00	NA
Samoan	109,507	0.04	1	0.00	0.00	1	0.00	0.00	0	0.00	0.00	404	0.00	NA	167	0.00	NA
Other Pacific Islander	189,252	0.06	8	0.02	33.33	4	0.02	33.33	4	0.04	66.67	13,376	0.09	22.22	3,715	0.05	40.00
White	235,439,052	77.24	32,036	84.61	109.54	21,028	86.00	111.34	7,635	82.55	106.87	9,501,742	64.63	130.91	5,513,842	72.99	117.82
Two or more Minority Races	9,779,934	3.21	19	0.05	1.56	8	0.03	0.93	6	0.06	1.87	24,397	0.17	29.41	9,972	0.13	23.08

For Example:

Assume a LAR or peer mortgage file has 18 records with the following values for the calculated ethnicity:

1	Hispanic or Latino	11	Mexican
1	Hispanic or Latino	11	Mexican
1	Hispanic or Latino	12	Puerto Rican
1	Hispanic or Latino	12	Puerto Rican
1	Hispanic or Latino	12	Puerto Rican
11	Mexican	13	Cuban
11	Mexican	13	Cuban
11	Mexican	13	Cuban
11	Mexican	14	Other Hispanic or Latino

The report will reflect the following counts for the ethnicity categories:

Hispanic or Latino	5
Mexican	6
Puerto Rican	3
Cuban	3
Other Hispanic or Latino	1

Notice the Hispanic or Latino count is the number of records in the file where the race was selected as Hispanic or Latino (1) and is NOT the sum of all Hispanic or Latino subcategories.

However, the area demographic values on the report reflect the following data from the US census:

Hispanic or Latino	54,232,205
Mexican	34,640,287
Puerto Rican	4,174,554
Cuban	2,014,010
Other Hispanic or Latino	12,403,354

Notice the US Census data reports the value of Hispanic or Latino as the total of all Hispanic or Latino subcategories

This view also applies for Race category of Native Hawaiian or Other Pacific Islander and the Ethnicity category of Hispanic or Latino. For Native Hawaiian or Other Pacific Islander race category, the LAR data and Peer data sections reflect values where Race was selected as Native Hawaiian or Other Pacific Islander (4). Native Hawaiian or Other Pacific Islander for the Area Demographics section contains the sum of all Native Hawaiian or Other Pacific Islander categories.

For Example:

Assume a LAR or peer mortgage file has 18 records with the following values for the calculated race:

4	Native Hawaiian or Other Pacific Islander	42	Guamanian or Chamorro
4	Native Hawaiian or Other Pacific Islander	42	Guamanian or Chamorro
41	Native Hawaiian	43	Samoan
41	Native Hawaiian	43	Samoan
41	Native Hawaiian	43	Samoan
41	Native Hawaiian	43	Samoan
41	Native Hawaiian	44	Other Pacific Islander
41	Native Hawaiian	44	Other Pacific Islander
41	Native Hawaiian	44	Other Pacific Islander

The report will reflect the following counts for the race categories:

Native Hawaiian or Other Pacific Islander	2
Native Hawaiian	7
Guamanian or Chamorro	2
Samoan	4
Other Pacific Islander	3

Notice the Native Hawaiian or Other Pacific Islander count is the number of records in the file where the race was selected as Native Hawaiian or Other Pacific Islander (4) and is **not** the sum of all Native Hawaiian or Other

However, the area demographic values on the report reflect the following data from the US census:

Native Hawaiian or Other Pacific Islander	546,255
Native Hawaiian	174,460
Guamanian or Chamorro	73,088
Samoan	109,455
Other Pacific Islander	189,252

Notice the US Census data reports the value of Native Hawaiian or Other Pacific Islander as the total of all Native Hawaiian or Other Pacific Islander subcategories

Lastly, for the LAR data and Peer data sections, the Hispanic or Latino ethnicity category reflects values where the Ethnicity was Hispanic or Latino (1). The values reflected in Hispanic or Latino for area demographics section contains the sum of all Hispanic or Latino categories.

For Example:

Assume a LAR or peer mortgage file has 18 records with the following values for the calculated ethnicity:

1	Hispanic or Latino	11	Mexican
1	Hispanic or Latino	11	Mexican
1	Hispanic or Latino	12	Puerto Rican
1	Hispanic or Latino	12	Puerto Rican
1	Hispanic or Latino	12	Puerto Rican
11	Mexican	13	Cuban
11	Mexican	13	Cuban
11	Mexican	13	Cuban
11	Mexican	14	Other Hispanic or Latino

The report will reflect the following counts for the ethnicity categories:

Hispanic or Latino	5
Mexican	6
Puerto Rican	3
Cuban	3
Other Hispanic or Latino	1

Notice the Hispanic or Latino count is the number of records in the file where the race was selected as Hispanic or Latino (1) and is **not** the sum of all Hispanic or Latino subcategories.

However, the area demographic values on the report reflect the following data from the US census:

Hispanic or Latino	54,232,205
Mexican	34,640,287
Puerto Rican	4,174,554
Cuban	2,014,010
Other Hispanic or Latino	12,403,354

Notice the US Census data reports the value of Hispanic or Latino as the total of all Hispanic or Latino subcategories

The aggregated view of the report will show the top-level race and ethnicity categories for Asian, Native Hawaiian, or Other Pacific Islander and Hispanic or Latino but not their respective subcategories:

Race	Area Demographics		Institution Applications			Institution Originations			Institution Denials			Aggregate Peer Applications			Aggregate Peer Originations		
	Population	%Total	Applications	%Total	vs. Demographics	Originations	%Total	vs. Demographics	Denials	%Total	vs. Demographics	Applications	%Total	Institution vs. Peer	Applications	%Total	Institution vs. Peer
American Indian or Alaskan	2,509	0.46	2	2.35	510.87	2	3.64	791.30	0	0.00	0.00	14	0.61	385.25	6	0.74	491.88
Asian	24,463	4.51	3	3.53	78.27	1	1.82	40.35	0	0.00	0.00	150	6.49	54.39	50	6.14	29.64
Black or African American	143,325	26.44	4	4.71	17.81	3	5.45	20.61	1	4.55	17.21	229	9.90	47.68	67	8.23	66.23
Native Hawaiian or other Pacific Islander	199	0.04	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	3	0.13	0.00	2	0.25	0.00
White	332,434	61.33	66	77.65	126.61	43	78.18	127.47	17	77.27	125.99	1,509	65.24	119.02	558	68.55	114.05
Two or more Minority Races	14,448	2.67	1	1.18	44.19	0	0.00	0.00	1	4.55	170.41	1	0.04	2950.00	0	0.00	NA
Joint Race			3	3.53	NA	2	3.64	NA	1	4.55	NA	50	2.16	163.43	18	2.21	164.71
Not Provided			5	5.88	NA	3	5.45	NA	2	9.09	NA	247	10.68	55.06	102	12.53	43.58
Not Applicable			1	1.18	NA	1	1.82	NA	0	0.00	NA	98	4.24	27.83	8	0.98	185.71
Not Calculated			0	0.00	NA	0	0.00	NA	0	0.00	NA	12	0.52	0.00	3	0.37	0.00
Ethnicity	Population	%Total	Applications	%Total	vs. Demographics	Originations	%Total	vs. Demographics	Denials	%Total	vs. Demographics	Applications	%Total	Institution vs. Peer	Applications	%Total	Institution vs. Peer
Hispanic or Latino	60,442	10.17	1	1.18	11.60	0	0.00	0.00	1	4.55	44.74	130	5.62	21.00	45	5.53	0.00
Non Hispanic or Latino	473,712	79.67	79	92.94	116.66	52	94.55	118.68	19	86.36	108.40	1,800	77.62	119.43	644	79.12	119.50
Joint Ethnicity			0	0.00	NA	0	0.00	NA	0	0.00	NA	40	1.73	0.00	14	1.72	0.00
Not Provided			5	5.88	NA	3	5.45	NA	2	9.09	NA	238	10.29	57.14	98	12.04	45.21
Not Applicable			0	0.00	NA	0	0.00	NA	0	0.00	NA	98	4.24	0.00	8	0.98	0.00

In the disaggregate view, the Asian race subcategories [Chinese (21), Filipino (21), Japanese (22), Korean (23), Vietnamese (24), and Other Asian (25)], Native Hawaiian or Other Pacific Islander race subcategories [Native Hawaiian (41), Guamanian or Chamorro (42), Samoan (43) and Other Pacific Islander (44)] race subcategories and the Hispanic or Latino ethnicity subcategories [Mexican (11), Puerto Rican (12), Cuban (13) and Other Hispanic or Latino (14)] will only populate with values in area demographics for activity year 2018 or later. Activity years 2017 and prior will show "0" in these fields and only the Asian, Native Hawaiian or Other Pacific Islander and Hispanic or Latino aggregate values will populate as shown in the screenshot below.

Redlining & Marketing Scorecard

File Type: Mortgage DF
 File Name: Clean Client File 2
 Peer File Name: No Peer Data is sel
 Filter:

Toggle: Denials

Assessment Area: 17

Race	Area Demographics	
	Population	%Total
American Indian or Alaskan	28,363	0.23
Asian	645,642	5.32
Asian Indian	0	0.00
Chinese	0	0.00
Filipino	0	0.00
Japanese	0	0.00
Korean	0	0.00
Vietnamese	0	0.00
Other Asian	0	0.00

For the aggregate view of the report the values in Asian reflect the sum of all Asian categories [Asian (2), Chinese (21), Filipino (21), Japanese (22), Korean (23), Vietnamese (24), and Other Asian (25)]; the values in Native Hawaiian or Other Pacific Islander reflect the sum of all Native Hawaiian or Other Pacific Islander categories [Native Hawaiian or Other Pacific Islander (4), Native Hawaiian (41), Guamanian or Chamorro (42), Samoan (43) and Other Pacific Islander (44)]; and the values in Hispanic or Latino reflect the sum of all Hispanic or Latino categories [Hispanic or Latino (1), Mexican (11), Puerto Rican (12), Cuban (13) and Other Hispanic or Latino (14)]. This is true for the LAR Data, Peer data and Area Demographic sections in the aggregate view of the report.

For Example:

Assume a LAR or peer mortgage file has 18 records with the following values for the calculated race:

2	Asian	27	Other Asian
2	Asian	4	Native Hawaiian Or Other PI
21	Asian Indian	4	Native Hawaiian Or Other PI
22	Chinese	41	Native Hawaiian
22	Chinese	41	Native Hawaiian
23	Filipino	41	Native Hawaiian
24	Japanese	42	Guamanian or Chamorro
25	Korean	42	Guamanian or Chamorro
25	Korean	43	Samoan

The report will reflect the following counts for the race categories:

Asian	10
Native Hawaiian or Other Pacific Islander	8

Notice the count for Asian is the total of all Asian categories and subcategories and the Native Hawaiian or Other Pacific Islander is the total of all Native Hawaiian or Other Pacific Islander categories and subcategories

The area demographic values on the report reflect the following data from the US census:

Asian	16,235,305
Native Hawaiian or Other Pacific Islander	546,255

These values are the total of all Asian and Native Hawaiian or Other Pacific Islander categories and subcategories in the US Census data. Notice these values match Asian and Native Hawaiian or Other Pacific Islander values in the area demographic tables in the above sections

The same is true for the aggregate view of ethnicity.

For Example:

Assume a LAR or peer mortgage file has the same 18 records as the above with the following values for the calculated ethnicity:

1	Hispanic or Latino	11	Mexican
1	Hispanic or Latino	11	Mexican
1	Hispanic or Latino	12	Puerto Rican
1	Hispanic or Latino	12	Puerto Rican
1	Hispanic or Latino	12	Puerto Rican

11	Mexican	13	Cuban
11	Mexican	13	Cuban
11	Mexican	13	Cuban
11	Mexican	14	Other Hispanic or Latino

The report will reflect the following counts for the ethnicity categories:

Notice the Hispanic or Latino count is the total of all Hispanic or Latino subcategories.

Hispanic or Latino	18
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New Age Groupings

The age categories used on the Redlining and Marketing Scorecard (M6) for HMDA DF files have been changed to align with the age categories provided in the HMDA DF Peer Data files. Applications are placed into the new categories listed below based on the age of the primary applicant **unless there is a co-applicant over the age of 62**. In the case of the latter, the application is placed in to the category based on the **older of the applicant or co-applicant**:

- <25
- 25-34
- 35-44
- 45-54
- 55-64
- 65-74
- 74+
- 62+
- Not Available

Note: The 62+ category was added to provide a total count of all applications where either the applicant or co-applicant is age 62 or older. This will include all applications in the 65-74 and 74+ categories plus those applications in the 55-64 category where the applicant or co-applicant is 62-64.

To support the new age groups, a new calculated field called M6CalcAge was added. The codes used in this new calculation are as follow:

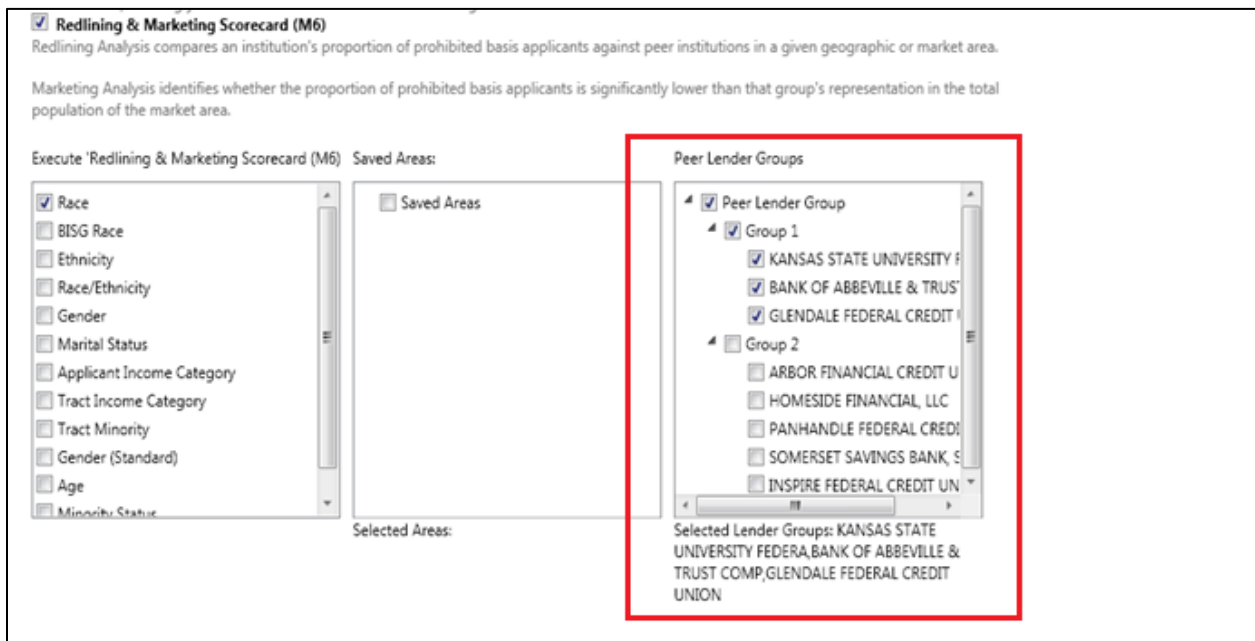
- 1 - <25
- 2 - 25-34
- 3 - 35-44
- 4 - 45-54
- 5 - 55-61
- 6 - 62-64
- 7 - 65-74
- 8 - 74 +
- 9 - Not applicable
- 0 - Not Calculated

Please note that due to a difference in the age group definitions between the CFPB and the US Census Bureau, the codes and groups defined for the M6CalcAge calculation are not an exact match to the groups defined by the CFPB and used on the Fair Lending Redlining and Marketing Scorecard (M6) report. The age category 55-64 that is used on the report, has been split into two categories in the M6CalcAge calculation (5 - 55-61 and 6 - 62-64). This was done in order to properly identify records where the Applicant or Co-applicant age is 62 or older. The 55-64 category on the Report is a total of these groups from the M6CalcAge calculation. Similarly, the Fair Lending Redlining and Marketing Scorecard (M6) contains a category of 62+ which shows the number of applications where the Borrower or Co-Borrower is age 62 or older. This category is a total of the M6CalcAge groups of 6 (62-64), 7 (65-74) and 8 (74+).

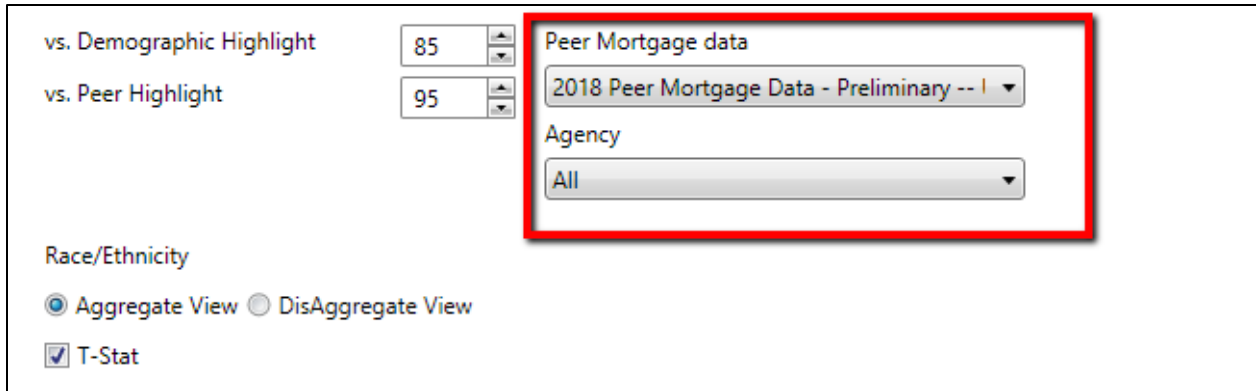
Peer Lender Group Filters

The Redlining and Marketing Scorecard (M6) now allows for filtering by **Lender Groups**. When setting the parameters for generating the report, a new selection box has been added which lists the saved lender groups for your institution.

- Select the lender group or groups from this box to filter the Redlining and Marketing Scorecard (M6) results by the institutions in that group:



- Filtering by Lender Groups requires a peer data file to be selected when setting parameters for the report. If no peer data file has been set for the report, Lender Group filters may still be set but the results on the report will **not** be filtered:



vs. Demographic Highlight 85

vs. Peer Highlight 95

Peer Mortgage data

2018 Peer Mortgage Data - Preliminary -- |

Agency

All

Race/Ethnicity

Aggregate View DisAggregate View

T-Stat

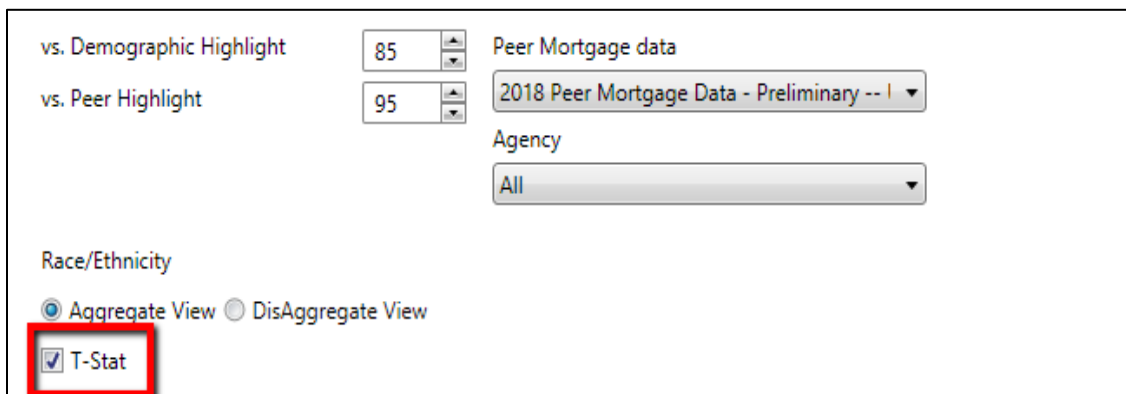
Note: The lender group selection box displays saved lender groups for your institution. See the **Managing Lender Groups** topic in the **CRA Wiz and Fair Lending Wiz Help** for more information on creating and managing lender groups.

Note: Preliminary 2018 HMDA DF Peer Data does not contain agency codes. Therefore, when running the Redlining and Marketing Scorecard (M6) Report against the preliminary 2018 HMDA DF Peer Data, the Agency selection must be left as **All**. We expect the CFPB to include the agency codes in the final 2018 HMDA DF Peer Data. If the agency codes are included with the final 2018 HMDA DF Peer Data, you may apply the agency filters once the final 2018 HMDA DF Peer Data is installed at your institution.

T-stat

The Redlining and Marketing Scorecard (M6) now provides an **optional** view to help you further understand your institution’s data vs. peer data from a statistical significance view.

When T-stat is enabled, the report will compare your institution’s **Application and Originations to Peer Applications and Originations**, respectively, and determine if Applications and Originations were statically significant for a given demographic category:



vs. Demographic Highlight 85

vs. Peer Highlight 95

Peer Mortgage data

2018 Peer Mortgage Data - Preliminary -- |

Agency

All

Race/Ethnicity

Aggregate View DisAggregate View

T-Stat

A benchmark T-stat value of **1.96** or higher will result in a given row application and/or originations % total to be highlighted in red as shown below:

Note: To view the value of T-stat, click the **T-Stat** button.

Toggle: T-Stat Denials

Assessment Area:

Race	Area Demographics		Institution Applications				Institution Originations				Institution Denials			Aggregate Peer Applications		
	Population	%Total	Applications	%Total	T-Stat	vs. Demographics	Originations	%Total	T-Stat	vs. Demographics	Denials	%Total	vs. Demographics	Applications	%Total	Institution vs. Peer
American Indian or Alaskan	2,580,945	0.85	31	0.25	0.18	28.41	19	0.23	0.11	27.06	8	0.35	41.18	5,085	0.47	53.19
Asian	16,245,464	5.33	20	1.65	2.31	30.96	128	1.52	2.12	28.52	40	1.75	32.83	58,005	5.31	31.07
Asian Indian	3,310,344	1.09	25	0.20	0.22	18.35	11	0.13	0.23	11.93	13	0.57	52.29	5,711	0.52	38.46
Chinese	3,895,601	1.21	3	0.02	0.00	1.65	1	0.01	0.00	0.83	1	0.04	3.31	2,272	0.21	9.52
Filipino	2,718,001	0.89	3	0.02	0.00	2.25	3	0.04	0.00	4.49	0	0.00	0.00	1,948	0.18	11.11
Japanese	779,826	0.26	1	0.01	0.00	3.85	1	0.01	0.00	3.85	0	0.00	0.00	318	0.03	33.33
Korean	1,460,298	0.48	3	0.02	0.00	4.17	3	0.04	0.00	8.33	0	0.00	0.00	789	0.07	28.57
Vietnamese	1,710,943	0.56	2	0.02	0.00	3.57	1	0.01	0.00	1.79	1	0.04	7.14	1,161	0.11	18.18
Other Asian	2,570,451	0.84	10	0.08	0.07	9.52	4	0.05	0.00	5.95	6	0.26	30.95	1,892	0.17	47.06

Standard Summary Report for HMDA DF Peer Data

Note: This report requires you to perform a file synchronization after applying the HMDA DF Reports Update. An error message will occur if you attempt to run the report without first performing the file synchronization.

The **Standard Summary Report** has been updated to work with 2018 HMDA DF Peer Mortgage Data. The report is available under the HMDA DF Reports module. When a HMDA DF Peer Mortgage Data file is set as the current file, the Standard Summary Report will be available under the **HMDA DF Reports** module as shown below. The report will use any applied filters when generating the report. The data in the report can be set to show as a count or loan amounts of all applications by race, ethnicity, gender, applicant income level, tract income level, and tract minority level (the default option is **count**):

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.

Calculation: Count Loan Amount

Breakdown: None MSA County State

Standard Summary Report																		
File Name: 2018 Peer Mortgage Data - Preliminary -- US and PR																		
Filter:																		
Toggle: Originated/Denied Purchased Loans Other Actions																		
	Total Applications (1)		Originated (2)		Approved Not Accepted		Denied (3)		Withdrawn		File Closed for Incompleteness		Purchased Loan		Preapproval Denied		Preapproved Not Accepted	
	Count	%	Count	%	Count	%	Count	%	Count	%	Count	%	Count	%	Count	%	Count	%
Total Applications	14,710,816	100.0	7,561,715	100.0	335,564	100.0	2,450,741	100.0	1,749,213	100.0	538,683	100.0	1,898,282	100.0	102,087	100.0	74,531	100.0
Loan type																		
Conventional	11,016,446	74.89	5,937,651	78.52	274,104	81.68	1,976,654	80.66	1,256,163	71.81	396,565	73.62	1,043,080	54.95	67,217	65.84	65,012	87.23
FHA	2,250,014	15.29	967,873	12.80	39,109	11.65	305,219	12.45	283,603	16.21	85,392	15.85	548,758	28.91	14,471	14.18	5,586	7.49
VA	1,225,631	8.33	553,390	7.32	19,138	5.70	150,941	6.16	191,745	10.96	53,433	9.92	235,755	12.42	18,300	17.93	2,929	3.93
FSA/RHS	218,728	1.49	102,801	1.36	3,213	0.96	17,927	0.73	17,702	1.01	3,293	0.61	70,689	3.72	2,099	2.06	1,004	1.35
Purpose																		
Home Purchase	7,602,735	51.68	4,284,040	56.65	167,679	49.97	663,099	27.06	820,129	46.89	185,207	34.38	1,305,963	68.80	102,087	100.0	74,531	100.0
Home Improvement	1,144,172	7.78	547,226	7.24	29,797	8.88	426,444	17.40	85,583	4.89	40,225	7.47	14,897	0.78	0	0.00	0	0.00
Refinancing	2,192,414	14.90	1,078,280	14.26	63,946	19.06	434,363	17.72	344,656	19.70	132,600	24.62	138,570	7.30	0	0.00	0	0.00
Cash-out Refinance	2,469,816	16.79	1,162,658	15.38	47,199	14.07	504,442	20.58	408,402	23.35	137,067	25.44	210,048	11.07	0	0.00	0	0.00
Other	1,068,741	7.27	483,577	6.40	26,653	7.94	419,984	17.14	88,418	5.05	40,434	7.51	9,675	0.51	0	0.00	0	0.00
Not Applicable	232,938	1.58	5,934	0.08	290	0.09	2,410	0.10	2,025	0.12	3,150	0.58	219,129	11.54	0	0.00	0	0.00
Applicant Race																		
Joint Race	228,178	1.55	132,912	1.76	5,092	1.52	36,174	1.48	29,234	1.67	7,909	1.47	12,831	0.68	2,549	2.50	1,477	1.98
American Indian or Alaska Native	78,824	0.54	32,808	0.43	1,974	0.59	24,219	0.99	10,974	0.63	4,897	0.91	2,649	0.14	1,008	0.99	295	0.40
Asian	641,440	4.36	356,107	4.71	16,833	5.02	111,943	4.57	82,318	4.71	25,993	4.83	39,154	2.06	3,703	3.63	5,389	7.23
Asian Indian	35,931	0.24	17,327	0.23	872	0.26	8,223	0.34	5,919	0.34	1,770	0.33	1,133	0.06	233	0.23	454	0.61
Chinese	13,974	0.09	7,290	0.10	244	0.07	3,447	0.14	1,856	0.11	504	0.09	407	0.02	76	0.07	150	0.20
Filipino	13,967	0.09	5,930	0.08	241	0.07	4,422	0.18	1,949	0.11	567	0.11	537	0.03	261	0.26	60	0.08
Japanese	2,594	0.02	1,321	0.02	35	0.01	623	0.03	361	0.02	106	0.02	104	0.01	23	0.02	21	0.03
Korean	5,869	0.04	2,799	0.04	107	0.03	1,667	0.07	795	0.05	245	0.05	167	0.01	44	0.04	45	0.06
Vietnamese	6,456	0.04	2,564	0.03	149	0.04	2,254	0.09	860	0.05	329	0.06	209	0.01	60	0.06	31	0.04
Other Asian	17,496	0.12	7,410	0.10	346	0.10	5,748	0.23	2,335	0.13	779	0.14	566	0.03	195	0.19	117	0.16
Black or African American	985,322	6.70	428,465	5.67	24,742	7.37	273,768	11.17	141,265	8.08	49,826	9.25	41,251	2.17	22,013	21.56	3,995	5.36
Native Hawaiian or other Pacific	30,563	0.21	14,638	0.19	729	0.22	7,170	0.29	4,426	0.25	1,511	0.28	1,650	0.09	333	0.33	106	0.14

You can also configure the report to show a breakdown of these values by MSA, County, State, or None. (the default breakdown is none):

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.

Calculation Breakdown

Count Loan Amount None MSA County State

When you select MSA, County, or State, the report generates and displays total values by default. Select a geographic level from the drop-down menu to display values for the desired MSA, County, or State.

The software refreshes the report results to show updated values for the selected option:

Report Viewer

Selected Reports: Standard Summary Report Refresh Breakdown: AL-Dothan, AL MSA -Houston

Standard Summary Report

File Name: Siggys Bank HMDA 2018
 Filter: Breakdown is : AL-Dothan, AL MSA -Houston

Toggle: Originated/Denied Purchased Loans Other Actions

	Total Applications (1)		Originated (2)		Approved Not Accepted		Denied (3)		Withdrawn		File Closed for Incompleteness		Purchased Loan		Preapproval Denied		Preapproved Not Accepted	
	Count	%	Count	%	Count	%	Count	%	Count	%	Count	%	Count	%	Count	%	Count	%
Total Applications	1	100.0	1	100.0	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Loan type																		
Conventional	0	0	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
FHA	1	100.0	1	100.0	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
VA	0	0	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
PSA/RHS	0	0	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Purpose																		
Home Purchase	0	0	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Home Improvement	0	0	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Refinancing	1	100.0	1	100.0	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Cash-out Refinance	0	0	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Other	0	0	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Not Applicable	0	0	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Applicant Race																		
American Indian or Alaska Native	0	0	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Asian	0	0	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Asian Indian	0	0	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Chinese	0	0	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Filipino	0	0	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Japanese	0	0	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Korean	0	0	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Vietnamese	0	0	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Other Asian	0	0	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00

Note: When running the Standard Summary Report against the **Preliminary 2018 HMDA DF Peer Data**, the **Minority Status** and **Gender** sections of the report will show zeros (0). This will be updated when the **final 2018 HMDA DF Peer Data** is released. When the final 2018 HMDA DF Peer Data is installed at your institution, re-run the Standard Summary Report to see corrected values for these sections.

Corrected Calculated Age Count Mismatches

This release fixes an issue in which the calculated age counts were not matching between reports, edit screens, and custom tables. Previously, when the Applicant Age was less than 62 and the Co-Applicant age was greater than or equal to 62, the record was not included in the count for the 62+ age group. The calculations have been updated so that the above scenario will be counted in the 62+ group rather than the lower age group of the applicant.

For example, if the Applicant Age = 55 and the Co-Applicant Age = 63, the prior calculation would count this record in the lower age group of 45-61. The software will now count this record in the 62+ group instead.

Tracking numbers: **166422** and **166426**

Known Issues

- CRA *Wiz* and Fair Lending *Wiz* HMDA DF Reports Update **installer** does not display the CRA *Wiz* and Fair Lending *Wiz* icon. The installer package instead displays a generic installer icon:



- The Standard Summary Report displays incorrect **Denial Percent** values. The percentage is currently calculated as the percentage of all denied loans; the correct calculation should show as a percentage of all applications.

Tracking Number: **165206**

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