

CRA *Wiz* and Fair Lending *Wiz* SB 2155 Update (Build 73.21.17)

Release Notes

Last Updated January 3, 2019

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Overview

CRA *Wiz* and Fair Lending *Wiz* SB 2155 Update (Build 73.21.17) release contains updates specific to the HMDA DF file type, client-requested enhancements, and fixes for issues in previous versions. It can only be installed as an upgrade to Version 7.3 Service Pack 2 (**Build 73.20.30**).

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* 7.3 SP2 SB 2155 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:

[Submission for CRA and HMDA DF](#)

[Edit Check Changes](#)

[Known Issues Fixed from 7.3 SP2](#)

[Known Issues from 7.3 SP2 SB 2155 Update](#)

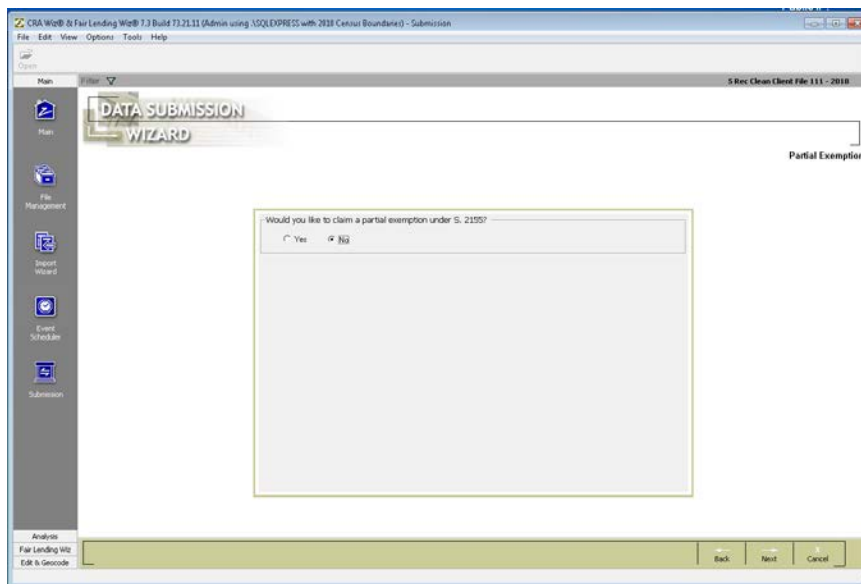
Submission for CRA and HMDA DF

CRA Submission: This release adds the ability to select a HMDA DF LAR file to include loans flagged as Community Development in the CRA submission file.

HMDA DF Submission: The Submission Wizard has been updated to support partial exemptions under S. 2155.

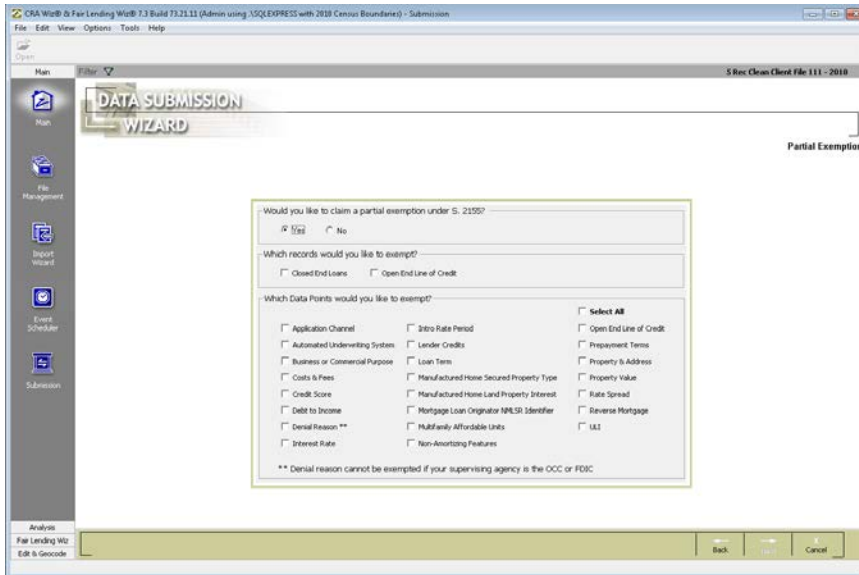
To create a submission file with partial exemptions, perform the following steps;

1. From the CRA *Wiz* main menu, click the **Submission** button and follow the standard HMDA DF submission process until the software displays the **Partial Exemption** screen:



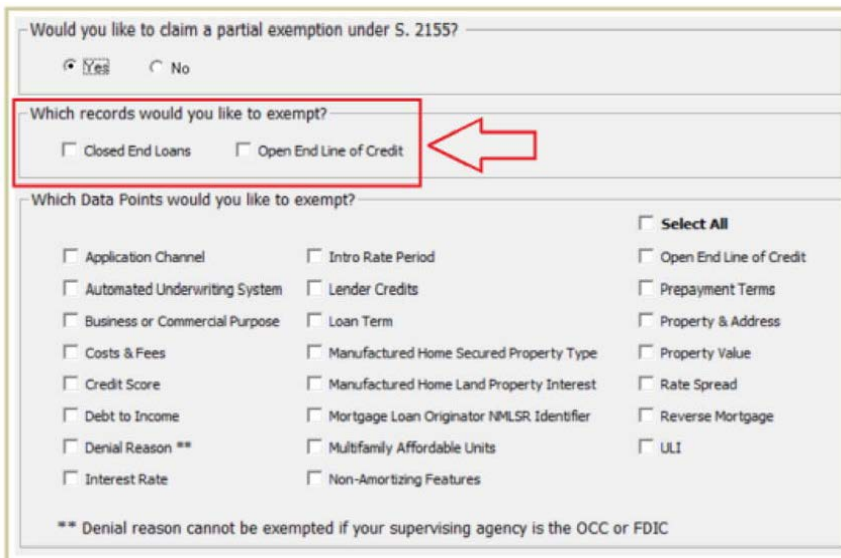
2. For the **Would you like to claim a partial exemption under S. 2155?** item, select the **Yes** option button.

The software displays exemption options:



3. Select the types of loans you would like to exempt:

- Closed End Loans
- Open End Lines of Credit



4. In the bottom pane, select the check box(es) of data point(s) you want to exempt:

Would you like to claim a partial exemption under S. 2155?

Yes No

Which records would you like to exempt?

Closed End Loans Open End Line of Credit

Which Data Points would you like to exempt?

<input type="checkbox"/> Application Channel	<input type="checkbox"/> Intro Rate Period	<input type="checkbox"/> Select All
<input type="checkbox"/> Automated Underwriting System	<input type="checkbox"/> Lender Credits	<input type="checkbox"/> Open End Line of Credit
<input type="checkbox"/> Business or Commercial Purpose	<input type="checkbox"/> Loan Term	<input type="checkbox"/> Prepayment Terms
<input type="checkbox"/> Costs & Fees	<input type="checkbox"/> Manufactured Home Secured Property Type	<input type="checkbox"/> Property & Address
<input type="checkbox"/> Credit Score	<input type="checkbox"/> Manufactured Home Land Property Interest	<input type="checkbox"/> Property Value
<input type="checkbox"/> Debt to Income	<input type="checkbox"/> Mortgage Loan Originator NMLSR Identifier	<input type="checkbox"/> Rate Spread
<input type="checkbox"/> Denial Reason **	<input type="checkbox"/> Multifamily Affordable Units	<input type="checkbox"/> Reverse Mortgage
<input type="checkbox"/> Interest Rate	<input type="checkbox"/> Non-Amortizing Features	<input type="checkbox"/> ULI

** Denial reason cannot be exempted if your supervising agency is the OCC or FDIC

Note: Some data points reference multiple fields within the LAR. In those cases, the software displays a tool tip which lists the fields as displayed in the **Edit** module.


Note: When the software creates the submission file, data points that you select on this screen are created with the appropriate exempt value (**1111** or **Exempt**). Unchecked data points are handled normally.

Note: If your institution is regulated by the **FDIC** or **OCC**, make sure to uncheck **Denial Reasons**. Those Denial Reasons will need to be included in your submission.

- Click the **Next** button.

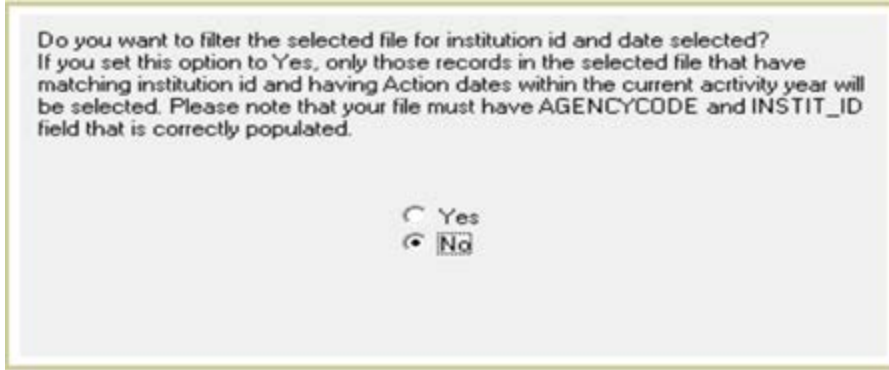
If you have made changes to this screen, the software displays a dialog box asking if you have updated your transmittal record:

Submission Wizard [Send Error Report](#) X

 The values for this transmittal record has changed. Do you want to overwrite it?

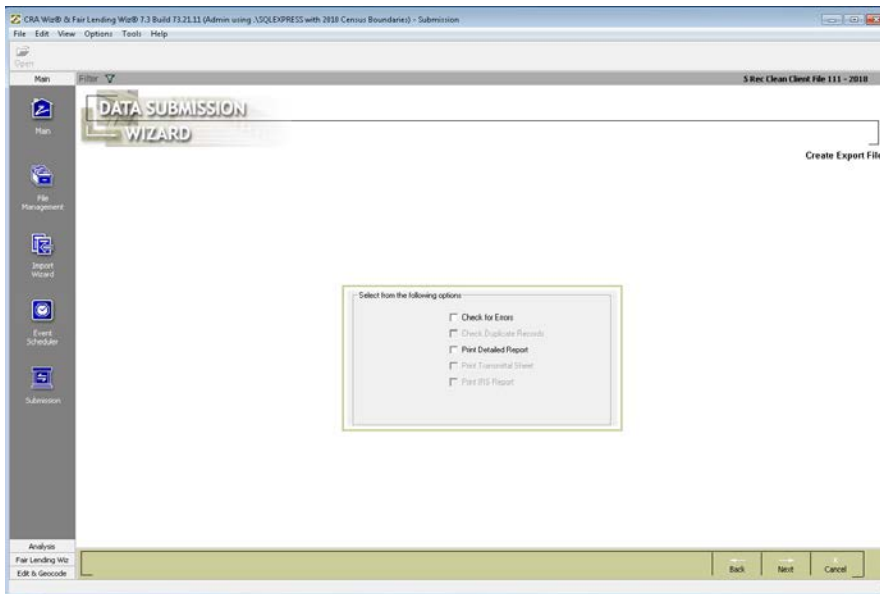
- Click the **Yes** button to proceed.

The software displays the **Institution and Date Filter** screen:



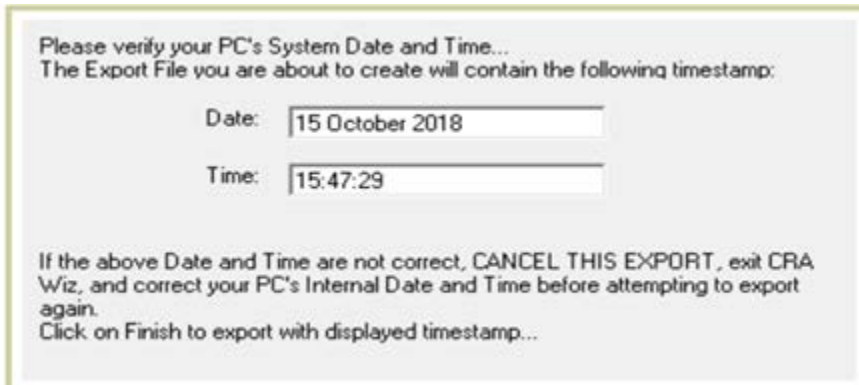
7. To set institution and date filters, do one of the following:
- ✓ If your HMDA DF file contains records only for a single institution and for a single year, click the **No** option button, then click the **Next** button.
 - ✓ If your HMDA DF file contains records for multiple institutions or multiple years, click the **Yes** option button, then click the **Next** button. Only those records for the year and institution you specified on your transmittal sheet will be included in your submission file.

The software displays the **Create Export File** screen:



8. Select the **Check for Errors** checkbox to check for validity, quality, and syntactical errors in your selected HMDA DF file. If any validity or syntactical errors are found, you should cancel the submission procedure and correct them before continuing.
 - If you have **not** elected to take partial exemptions the software displays an on-screen message indicating the number of validity, quality, syntactical, and macro edits for the file.
 - If you have elected to take partial exemptions, edits related to the data fields you selected for partial exemption (in **Step 4**) are suppressed. The software creates a final report of remaining edits on each record and is available in the same location as the final submission file (as selected in the next step).
9. Select the **Print Detailed Report** checkbox to create an extract of your submission file containing the appropriate exemption values. The software generates a **.csv** file in the same location as the final submission file (as selected in the next step).
10. Click the **Next** button to create an export file.

The software displays the **Time Confirmation** screen:



Please verify your PC's System Date and Time...
The Export File you are about to create will contain the following timestamp:

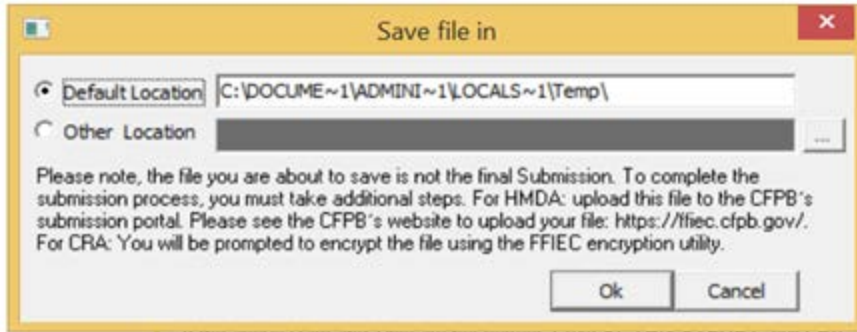
Date: 15 October 2018

Time: 15:47:29

If the above Date and Time are not correct, CANCEL THIS EXPORT, exit CRA Wiz, and correct your PC's Internal Date and Time before attempting to export again.
Click on Finish to export with displayed timestamp...

11. Verify your PC's system date and time, then click the **Finish** button

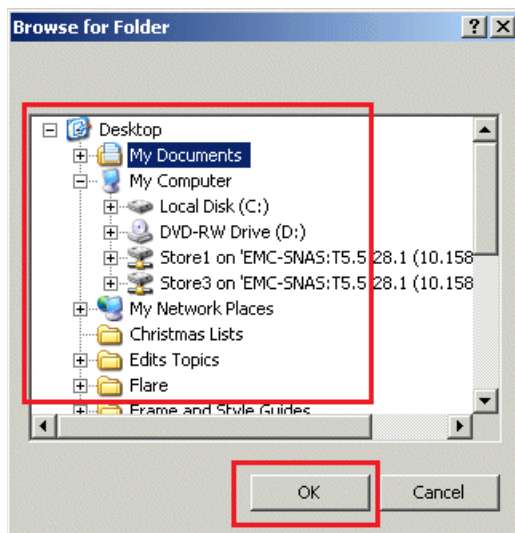
The system displays the **Save File In** dialog box



12. Do one of the following:

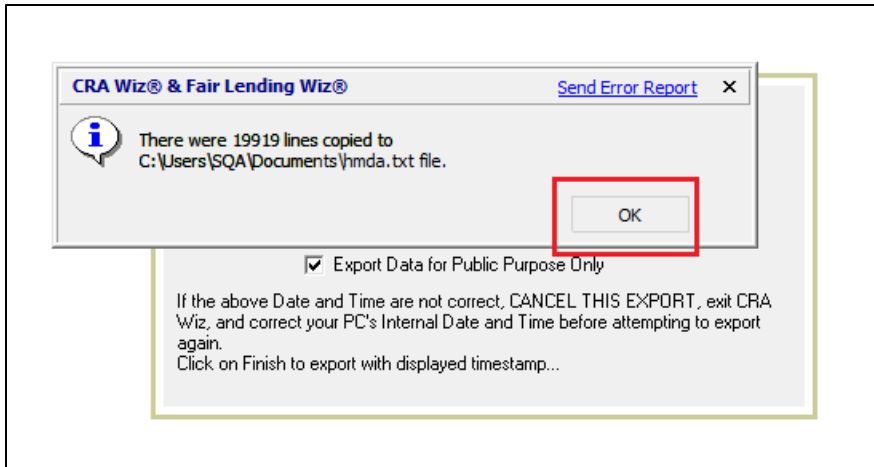
- ✓ To accept the default export location, click the **OK** button.
- ✓ To choose a location for the exported file, click the **Other Location** option button, then click the ellipses button located at the end of the Other Location field.

The system displays the **Browse for folder** dialog box:



13. Select a location to save your submission file and click the **OK** button.

The software exports the data and displays a confirmation dialog box which indicates where the data file was saved:



14. Click the **OK** button

You have successfully created your HMDA Submission file.

Note: The software creates the following files in the selected directory:

- HMDA.txt submission file
- Partial Exemption Settings Report (used in creating the submission file)
- Edit check report (if you selected **Check for Errors** option in **Step 8** above)
- Detailed Report (if you selected **Print Detailed Report** option in **Step 9** above)

Edit Check Changes

The following edit check updates have been made to support S. 2155 as published in the September 2018 version of the [Filing Instructions Guide](#):

- **V709** has been added.
- **V651, V652, and V655** have been updated.

Known Issues Fixed (from 7.3 SP2)

- **Q617** Edit has been updated to no longer trigger due to truncation of CLTV.
- **V651, V652, and V655** edits have been updated to no longer trigger when Action=6.
- Users will no longer receive an error upon the creation of the HMDA DF Submission file for instances where the Applnumb field is blank.
- Issue with the Transmittal Sheet and IRS Reports for CRA and HMDA file types has been corrected.
- HMDA DF files that contain Community development loans can now be browsed out to when going through the CRA Submission Wizard.
- M6 Report - '% Total' & 'Institution vs Peer' calculations have been corrected and the format of the 'vs Demographics' column has been updated to a percentage (%).
- HMDA DF submission file now correctly passes the State_Abrv information when State=NA.

Known Issues

- Detail Record Exception Report reflects CRA for HMDA DF files.
Tracking Number: **129685**
- User Defined Edits are displayed twice.
Tracking Number: **13247**
- CRA Tables O, P, U, and V along with workpapers are not generated for years that have no Census.
Tracking Number: **144580**
- Saving in the CRA Tables Report Wizard does not save selected reports.
Tracking Number: **146947**
- CRA Tables S, U, V, P, Q, and U should show final available year of demographics, not average data.
Tracking Number: **145515**
- CRA Table Y – Fed Report - Printing and Exporting to PDF and Word formats does not fit on two (2) pages.
Tracking Number: **126809**
- CRA Tables are not calculating Market Share % of #.
Tracking Number: **150915**

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