

CRA *Wiz* and Fair Lending *Wiz* 7.3 (Build 73.0.39) Release Notes

October, 2017

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Overview

CRA *Wiz* and Fair Lending *Wiz* 7.3 (Build 73.0.39) includes compliance updates for HMDA DF regulation, client-requested enhancements, and fixes for issues in previous versions. It can be installed as an upgrade to Version 7.2SP1 (Build 72.10.64) or as a new environment.

Note: The 7.2sp1 hotfix is not a required prerequisite to install 7.3 as all the changes included in the 7.2sp1 hotfix are included in this release.

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 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.

Important! 3GB of free space is now required to install CRA *Wiz* Client.

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

Technical Updates

- Support added for SQL Server 2016
- Added support for Chrome browser

CRA Wiz Updates and Enhancements

Refer to the following sections for CRA Wiz updates included in the 7.3 release:

[Submission](#)

[OCC CRA Reports](#)

[HMDA DF Updates](#)

[HMDA DF file format Support in Development](#)

[7.3 Known Issues](#)

Submission

The 7.3 release includes the following updates:

- **Edits** - FFIEC [HMDA](#) edits for 2017 data submission have been updated.
- **Transmittal Sheet** - Q022 - Edit test language modified to check for valid activity year.
- **Encryption Utility** - This release includes the 2017 version of the FFIEC's CRA Encryption Utility.

OCC CRA Reports

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

[CRA Table Updates](#)

[CRA Table Workpaper Updates](#)

CRA Table Updates

All reports have been modified as follows:

- Evaluation period increase from 3 to 5 years.
- Footnotes have been updated to display the updated evaluation period:

The screenshot shows the 'CRA Wiz & Fair Lending Wiz Reports' application window. At the top, there is a 'Generate Report' button and a 'Select Report Format' section with radio buttons for 'WK Format' (selected) and 'FDIC Format'. To the right are dropdown menus for 'Restoring Options', 'Saving Options', and 'Wizard criteria'. Below this is the 'Evaluation Period' section, which includes 'From:' and 'To:' labels. The 'From:' field contains '1/1/2014' and the 'To:' field contains '12/31/2017'. A note at the bottom of the section states: 'Note: Evaluation periods can be 3 months to 5 years.'

- Fixed issue in **Table M** - % of Businesses is showing decimal value.
Tracking Number: **75043**
- Fixed issue in **Tables Q, R, S & T** - data is not displayed correctly in foot notes.
Tracking Number: **101274**
- Fixed issue in **Table E** - Error message displayed when a large number of filters is applied in foot notes
Tracking Number: **101876**
- Fixed issue in **Table D** - Bank Data' text is missing in foot note
Tracking Number: **102053**

- Fixed issue in **Tables R, S, and T** – Inconsistencies in date format for multiple year tabs
Tracking Number: **102175**
- Fixed issue where CRA Tables are excluding files if LAR Permissions are enabled
Tracking Number: **97770**

CRA Tables Workpaper Updates

- Fixed issue in **Table Workpaper S** - Peer data is not correctly displayed in footnotes
Tracking Number: **101275**

HMDA Dodd-Frank (DF) Updates

For HMDA Dodd-Frank (DF) related updates, refer to the following sections:

[HMDA DF Reports Overview](#)

[Accessing HMDA DF Reports](#)

[Generating HMDA DF Reports](#)

[HMDA DF Edit Screen Overview](#)

[Accessing HMDA DF Edit Screen](#)

[Edit Current Record Screen Overview](#)

[Accessing HMDA DF Edit Browse Screen](#)

[Mortgage DF Update Calculated Columns](#)

[Update Calculated Columns in File Management](#)

[Update Calculated Columns Using Edit Check Button](#)

[Mapper and Premium Mapper](#)

[Event Scheduler](#)

[Geocoder](#)

[Workbook Builder](#)

[HMDA DF file format Support in Development](#)

HMDA DF Reports Overview

The following reports have been implemented in this release for HMDA DF analysis:

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 and tract minority level.

HMDA Underwriting and Pricing Analysis Report

The HMDA Underwriting and Pricing Analysis Report provides a summary of denied and withdrawn applications as a percentage of total applications. It also provides a lending statistical summary of 1st and 2nd liens. This summary is analyzed across race, ethnicity, minority status, income, gender, tract minority, and tract income characteristics.

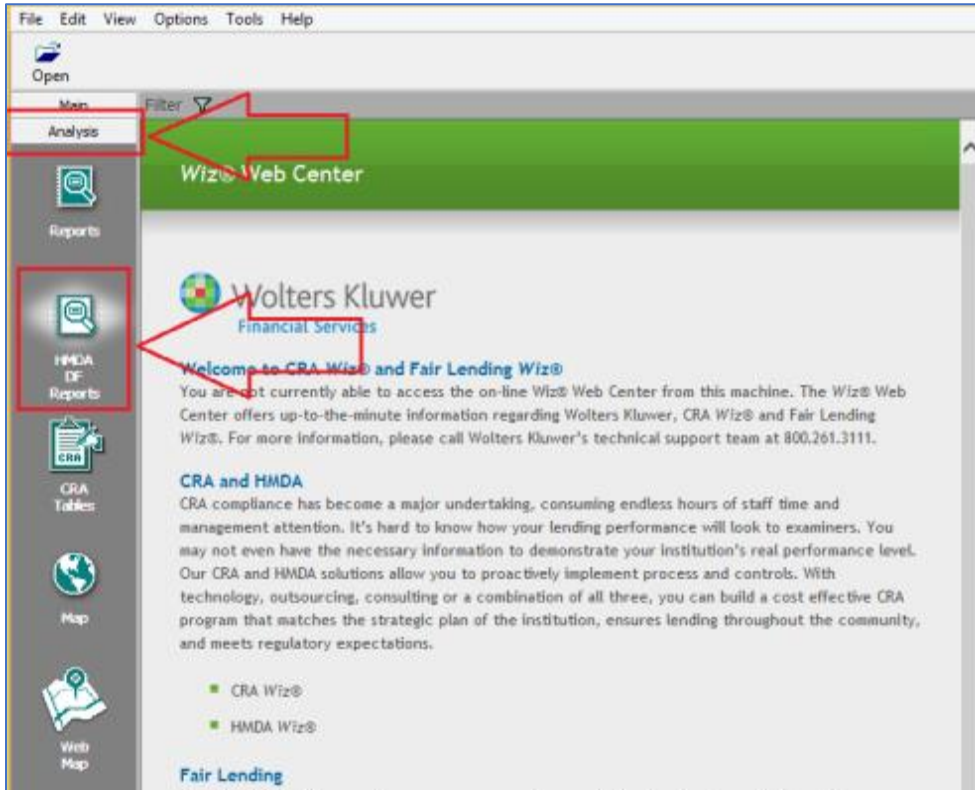
Pricing Summary Report

The Pricing Summary Report provides an overview of reportable vs. non-reportable rate spreads, as well as a detailed breakdown of raw rate spreads. This summary is analyzed across race, ethnicity, minority status, income, gender, tract minority, and tract income characters.

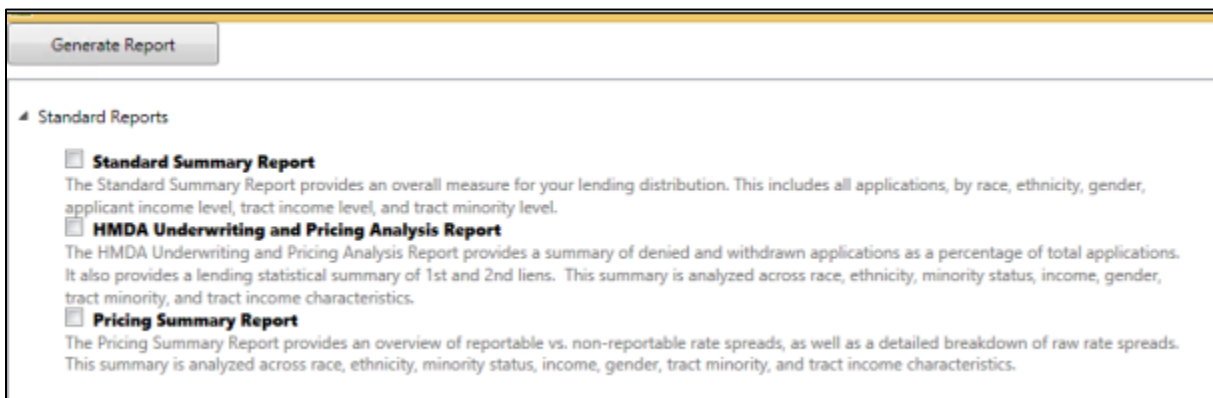
Accessing HMDA DF Reports

To access the HMDA DF Reports, follow these steps:

1. In the **Analysis** tab, click the **HMDA DF Reports** button:



The software displays the three HMDA DF reports:



Generating HMDA DF Reports

To generate HMDA DF Reports, follow these steps:

1. Select one or more of the reports by clicking the report check box:

Standard Reports

- Standard Summary Report**
The Standard Summary Report provides an overall measure for your applicant income level, tract income level, and tract minority level.
- HMDA Underwriting and Pricing Analysis Report**
The HMDA Underwriting and Pricing Analysis Report provides a summary. It also provides a lending statistical summary of 1st and 2nd liens. Tract minority, and tract income characteristics.
- Pricing Summary Report**
The Pricing Summary Report provides an overview of reportable vs. This summary is analyzed across race, ethnicity, minority status, income

The software displays report options:

Standard Summary Report
The Standard Summary Report provides an overall measure for your lending distribution applicant income level, tract income level, and tract minority level.

Calculation Breakdown

Count Loan Amount None MSA County State

2. Select **Calculation** and/or **Breakdown** options.
3. Click the **Generate Report** button located at the top-left corner of the screen:

Generate Report

Standard Reports

- Standard Summary Report**
The Standard Summary Report provides an overall measure for your lending distribution applicant income level, tract income level, and tract minority level.

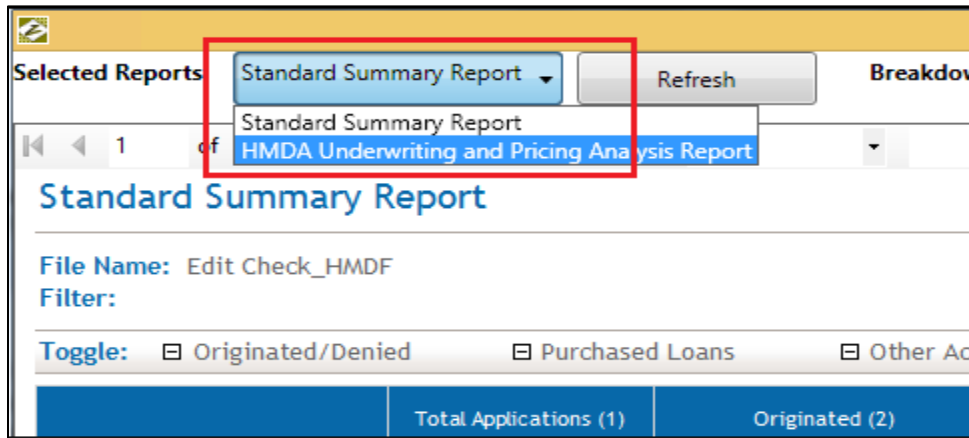
Calculation Breakdown

Count Loan Amount None MSA County

- HMDA Underwriting and Pricing Analysis Report**
The HMDA Underwriting and Pricing Analysis Report provides a summary

The software displays the selected report(s).

Note: If you selected more than one report in Step 1, use the **Selected Reports** drop-down menu located at the top of the report viewer screen to display additional reports:



HMDA DF Edit Screen Overview

The **Current Record** screen displays individual records in your Mortgage DF loan file. The software displays record data in fields and drop-down menus which you can use to modify data.

Use the Current Record screen to view/edit/delete/add individual records.

Accessing HMDA DF Edit Screen

To access the Edit screen for your Mortgage DF file, follow the below steps:

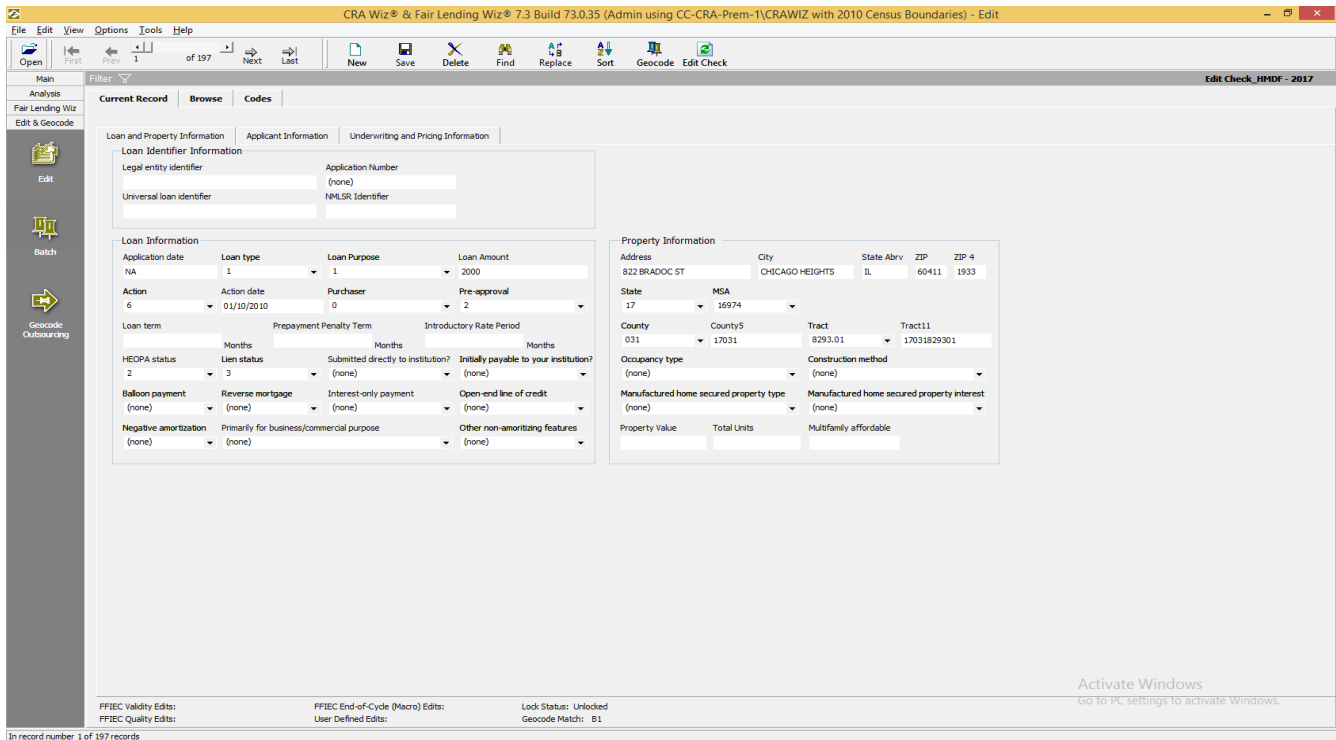
1. Select the **Edit & Geocode** menu.

The software displays the Edit & Geocode menu:



2. Click the **Edit** button.

The first record is displayed on the **Edit Current Record** screen:



Edit Current Record Screen Overview

There are three (3) tabs of data displayed on the edit current record screen for a Mortgage DF file:

- Loan and Property Information
- Applicant Information
- Underwriting and Pricing Information

The software displays the **Loan and Property Information** tab by default:



The **Loan and Property Information** tab contains the following fields for your Mortgage DF file:

- Loan Information fields
 - Legal Entity Identifier (LEI)
 - Application number
 - Universal Loan Identifier (ULI)
 - Mortgage Loan Origination NMLSR Identifier (NMLSR Identifier)
 - Application Date
 - Loan Type
 - Loan Purpose
 - Loan Amount
 - Action
 - Action Date
 - Purchaser
 - Pre-Approval
 - Denial Reason 1
 - Denial Reason 2
 - Denial Reason 3
 - Denial Reason 4
 - Denial Other
 - Loan Term
 - Prepayment Penalty Term
 - Introductory Rate Period
 - HEOPA Status
 - Lien Status
 - Submitted Directly to Institution?
 - Initially Payable to Institution?
 - Balloon Payment
 - Reverse Mortgage
 - Interest Only Payment
 - Open-end Line of Credit
 - Negative Amortization
 - Primarily for Business/Commercial Purpose
 - Other Non-Amortizing Features

- Property Information fields
 - Address
 - City
 - State Abbreviation
 - Zip & Zip+4
 - State
 - MSA
 - County
 - County 5
 - Tract
 - Tract 11

- Occupancy type
- Construction Method
- Manufactured Home Secured Property Type
- Manufactured Home Land Property Interest
- Property Value
- Total Units
- Multifamily Affordable

To view **Applicant Information**, select the tab to the right of the **Loan & Property Information** tab:

Applicant Information					Co-Applicant Information				
First Name <input type="text"/>					Co-applicant First Name <input type="checkbox"/> No Co-Applicant <input type="text"/>				
Last Name <input type="text"/>					Co-applicant Last Name <input type="text"/>				
Race 1 1	Race 2 2	Race 3 (none)	Race 4 (none)	Race 5 (none)	Co-Race 1 2	Co-Race 2 (none)	Co-Race 3 (none)	Co-Race 4 (none)	Co-Race 5 (none)
Race 1 Other Test desc		Race 27 Other Other desc		Race 44 Other	Co-Race 1 Other		Co-Race 27 Other		Co-Race 44 Other
Race visually observed (none)		Age <input type="text"/>			Co-Race visually observed (none)		Co-age <input type="text"/>		
Sex 4		Sex visually observed (none)			Co-Sex 4		Co-Sex visually observed (none)		
Ethnicity 1 3	Ethnicity 2 (none)	Ethnicity 3 (none)	Ethnicity 4 (none)	Ethnicity 5 (none)	Co-Ethnicity 1 (none)	Co-Ethnicity 2 (none)	Co-Ethnicity 3 (none)	Co-Ethnicity 4 (none)	Co-Ethnicity 5 (none)
Ethnicity Other <input type="text"/>		Ethnicity visually observed (none)			Co-Ethnicity Other <input type="text"/>		Co-Ethnicity visually observed (none)		

The **Applicant Information** tab contains the following fields for your Mortgage DF file:

- Applicant Information
 - First Name
 - Last Name
 - Race 1-5
 - Race 1 Other
 - Race 27 Other
 - Race 44 Other
 - Race Visually Observed
 - Age
 - Sex
 - Sex Visually Observed
 - Ethnicity 1-5
 - Ethnicity Other
 - Ethnicity Visually Observed
- Co-Applicant Information
 - Co-Applicant First Name
 - Co-Applicant Last Name
 - Co-Race 1-5

- Co-Race 1 Other
- Co-Race 27 Other
- Co-Race 44 Other
- Co-Race Visually Observed
- Co-Age
- Co-Sex
- Co-Sex Visually Observed
- Co-Ethnicity 1-5
- Co-Ethnicity Other
- Co-Ethnicity Visually Observed

To view **Underwriting and Pricing Information** select the tab to the right of the **Applicant Information** tab:

Underwriting Information			Pricing Information			
Income 103.000	Debt-to-income	Credit Score	Interest Rate	Origination Charges	Lender Credits	Discount Points
Combined-Loan-to-value	Credit Model (none)	Credit Model Other	Total Points and fees	Total Loan Costs	Rate Spread NA	
Co-applicant credit score	Co-applicant Credit Model (none)	Co-applicant Credit Model Other	Rate Spread			
Automated Underwriting System 1 (none)	Automated Underwriting System 2 (none)	Automated Underwriting System 3 (none)	APR 7.2	Rate Type 2	Rate Lock Date 01/10/2010	Loan Term 60
Automated Underwriting System 4 (none)	Automated Underwriting System 5 (none)	Automated Underwriting System Other	Variable Term 7	Rate spread input	Raw Rate Spread 3	Treasury Rate Used
Automated Underwriting Results 1 (none)	Automated Underwriting Results 2 (none)	Automated Underwriting Results 3 (none)				
Automated Underwriting Results 4 (none)	Automated Underwriting Results 5 (none)	Automated Underwriting Results Other				
Denial 1 (none)	Denial 2 (none)	Denial 3 (none)				
Denial 4 (none)	Denial Other					

The **Underwriting and Pricing Information** tab contains the following fields for your Mortgage DF file:

- Underwriting Information
 - Income
 - Debt-to-Income
 - Credit Score
 - Combined-Loan-to-Value
 - Credit Model
 - Credit Model Other
 - Co-Applicant Credit Score
 - Co-Applicant Credit Model
 - Co-Applicant Credit Model Other
 - Automated Underwriting System 1-5
 - Automated Underwriting System Other
 - Automated Underwriting Results 1-5
 - Automated Underwriting Results Other

- Pricing Information
 - Interest Rate
 - Origination Charges
 - Lender Credits
 - Discount Points
 - Total Points and Fees
 - Total Loan Costs
 - Rate Spread

- Rate Spread Calculator
 - APR
 - Rate Type
 - Rate Lock Date
 - Loan Term
 - Variable Term
 - Rate Spread Input
 - Raw Rate Spread
 - Treasury Rate Used

Note: Although the software displays the Rate Spread Calculator, rate spread calculations for Mortgage DF files will be implemented in a future release.

Accessing HMDA DF Edit Browse Screen

To view all records included in your Mortgage DF file; follow the below steps

1. Select the **Edit & Geocode** menu.

The software displays the Edit & Geocode menu:



2. Click the **Edit** button

The software displays the first record in the **Edit Current Record** screen:

3. Click the **Browse** tab to the right of the Current record tab.

The software displays the Edit Browse screen with all the records contained in your Mortgage DF File:

LoanType	Property_Type	Action	Rate_Spread	HOEPA_Status	Lien_Status	Affiliats	DatasetId	LEI	LLI	ConstructorMethod	OccupancyType	LoanAmountInDollars	Tract_11	County_5	Ethnicity_1	Ethnicity_2	Ethnicity_3	Ethnicity_4
1	1	6	NA	2	3								17031829301	17031	3			
2	3	1	NA	2	2								17043846202	17043		11	12	2
3	3	2	3.350	2	1								17197880307	17197				
4	3	3	NA	2	1								17031070600	17031				
1	1	1	NA	2	1								17043841111	17043				
1	1	1	8.570	2	2								17097860811	17097				
1	1	1	3.190	2	1								17089852606	17089				
1	1	1	NA	2	1								17089852001	17089				
1	1	1	3.690	2	1								17097863100	17097				
1	1	1	NA	2	1								17031770201	17031				
1	1	3	NA	2	1								17031804610	17031				
1	1	3	NA	2	1								17043846202	17043				
1	1	1	NA	2	1								17197883307	17197				
1	1	1	3.350	2	1								17197883206	17197				
2	1	1	NA	2	1								17031803604	17031				
1	1	1	1.690	2	1								17097864308	17097				
1	1	1	NA	2	1								17085020402	17085				
1	1	1	NA	2	1								17097866100	17097				
1	1	1	1.770	2	1								17031070600	17031				
1	1	1	1.770	2	1								17019010800	17019				
1	1	1	2.380	2	1								17043840304	17043				
1	1	1	NA	2	1								17031060300	17031				
2	1	1	2.330	2	1								17031160800	17031				
2	1	1	2.330	2	1								17031827805	17031				
1	1	1	NA	2	1								17031816900	17031				
1	1	1	3.350	2	1								17089851600	17089				
2	1	1	NA	2	1								17031826301	17031				
1	1	1	NA	2	1								17031803603	17031				
2	1	1	1.690	2	1								17043846307	17043				
1	1	3	NA	2	1								17031071300	17031				
1	1	1	NA	2	1								17197883211	17197				
1	1	3	NA	2	3								17097862902	17097				
1	1	1	NA	2	3								17031823806	17031				
1	1	1	NA	2	3								17031070101	17031				
1	1	1	NA	2	3								17043845506	17043				

Mortgage DF Update Calculated Columns

The following calculated fields have been added for Mortgage DF files

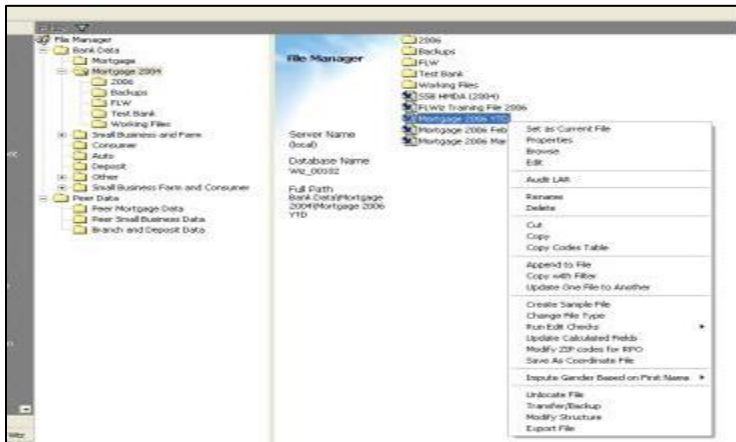
Applicant	Co-Applicant	Geocoding
CalcRace	Coa_Ethnicity	County_5
CalcEthnicity	CoaRace	Tract_11
CalcGender	CoaSex	
CalcAge	Coa_Age	
CalcMarital_Status	Coa_CreditScore	
Coa_CreditModel	Coa_Deppen	
Coa_CreditModelOther	Coa_Educ	
CoMarital_Status		

Update Calculated Columns in File Management

To update calculated columns for a Mortgage DF file in file management; follow the below steps:

1. Right click on a Mortgage DF file in the **File Management** screen.

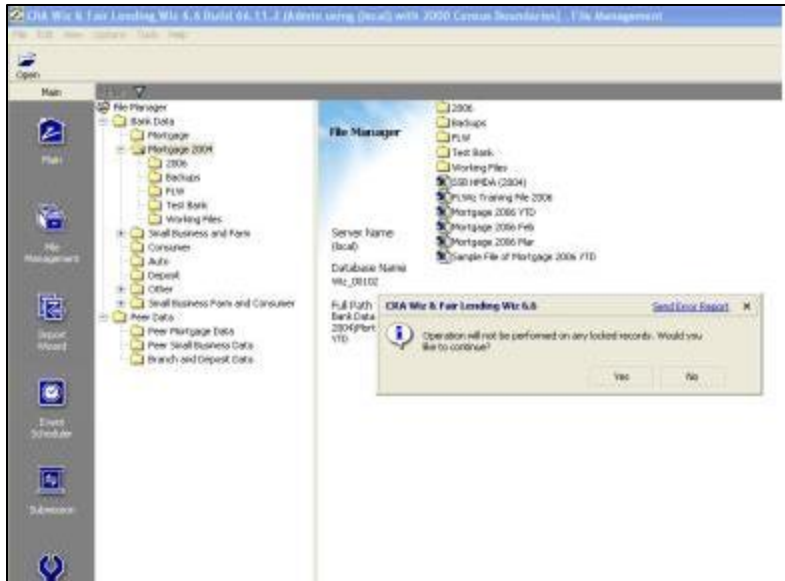
The software displays a contextual menu:



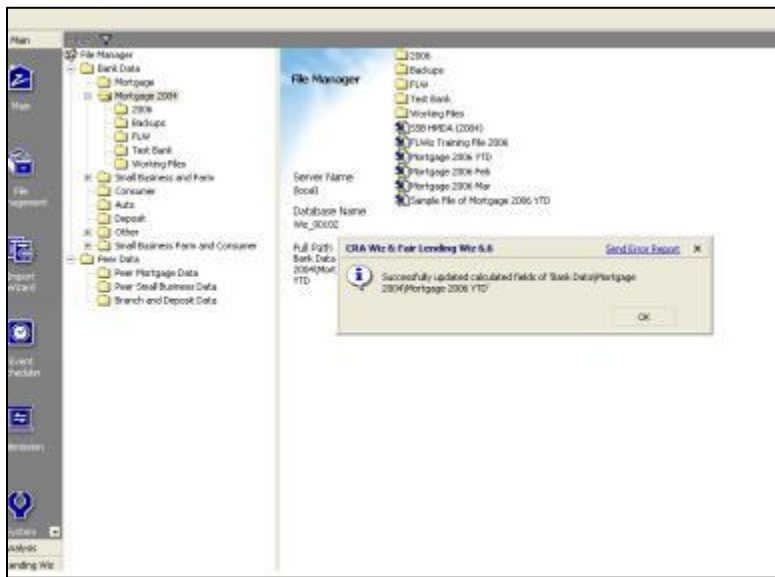
2. Select **Update Calculated Fields** from the contextual menu.

The software does the following:

- Provides you with information about how to proceed if fields are locked:



- If the fields are not locked, the software updates calculated fields within the file and displays a confirmation dialog box:



4. Click the **OK** button.

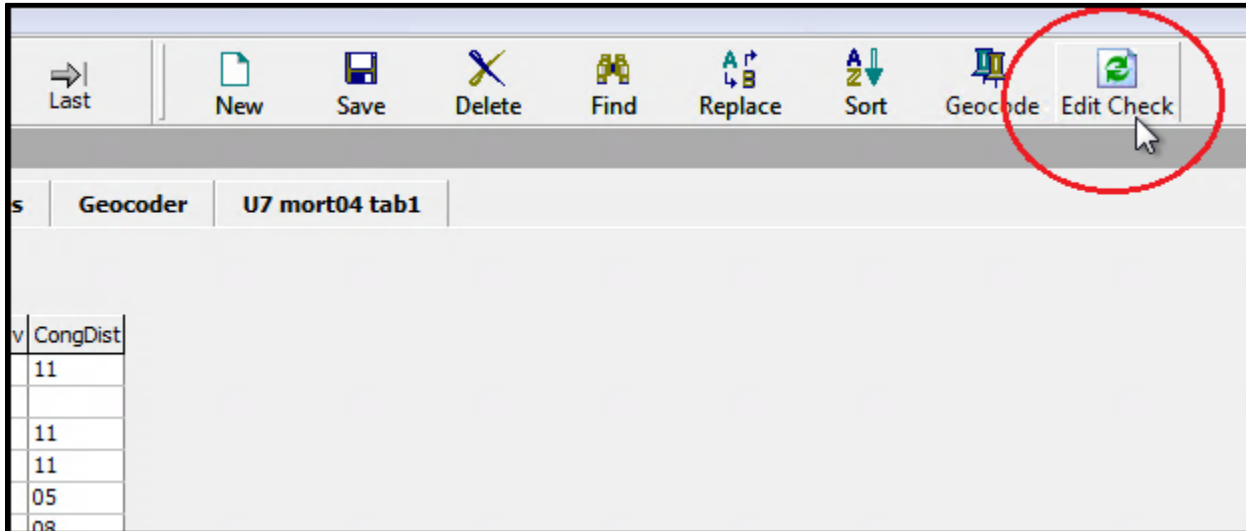
Update Calculated Columns Using Edit Check button

The **Edit Check** button in **Edit** can also be used to run **Update Calculated Fields** for a particular activity year.

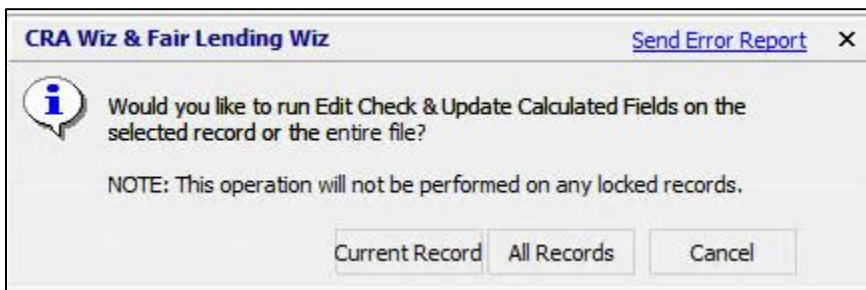
Note: Mortgage DF Edits are currently under construction so you will not receive any Edits if you are working in a HMDA DF file. The HMDA DF Edits are scheduled to be included in early Q1 2018.

To run edit checks, follow these steps:

1. On the edit current record screen, click the **Edit Check** button located in the toolbar:



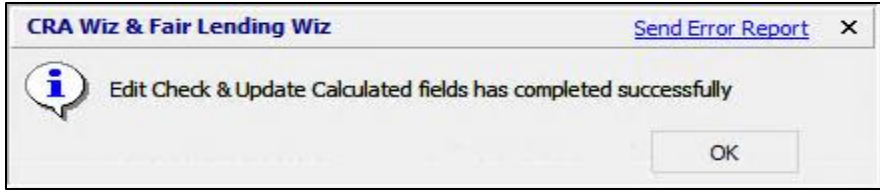
The software displays a confirmation dialog box:



2. Click one of the following buttons:
 - **Current Record** - Select to run edit checks/update calculated fields for the record currently displayed in the Edit screen.
 - **All Records** - Select to run edit checks/update calculated fields for all records in your data file.
 - **Cancel** - Select to cancel the operation and return to the Edit screen.

Note: If you select either that **Current Record** or **All Records** options, the software will save changes to your file before and after the processes are run to ensure the changes are applied to the file.

If you selected one of the first two options, the software runs edit checks/updates calculated fields and then displays a confirmation dialog box:



3. Click the **OK** button.

Mapper & Premium Mapper

Both the Mapper and the Premium Mapper have been updated to support for Mortgage DF files. There are no changes to the existing functionality for other file types.

Note: The Premium Mapper requires an additional license.

Event Scheduler

Event Scheduler for Mortgage DF is now supported with no change to existing functionality of other file types.

Geocoder

Geocoding for Mortgage DF files is now supported with no change to existing functionality of other file types.

Workbook Builder

Workbook Builder for HMDA DF files is now supported with no change to existing functionality of other file types.

HMDA DF File Format Support in Development

In a future release, remaining areas of the application will be updated to support the HMDA DF file format and its data points. As a result, you may experience certain functionality either returning errors or not working. The key areas are listed below:

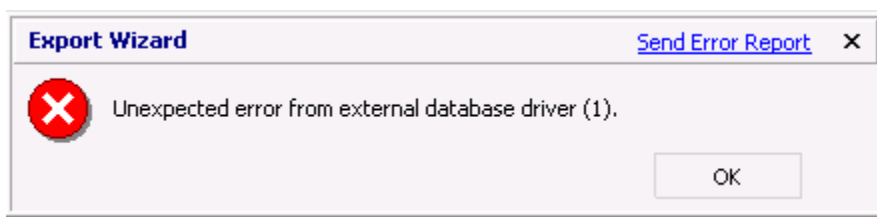
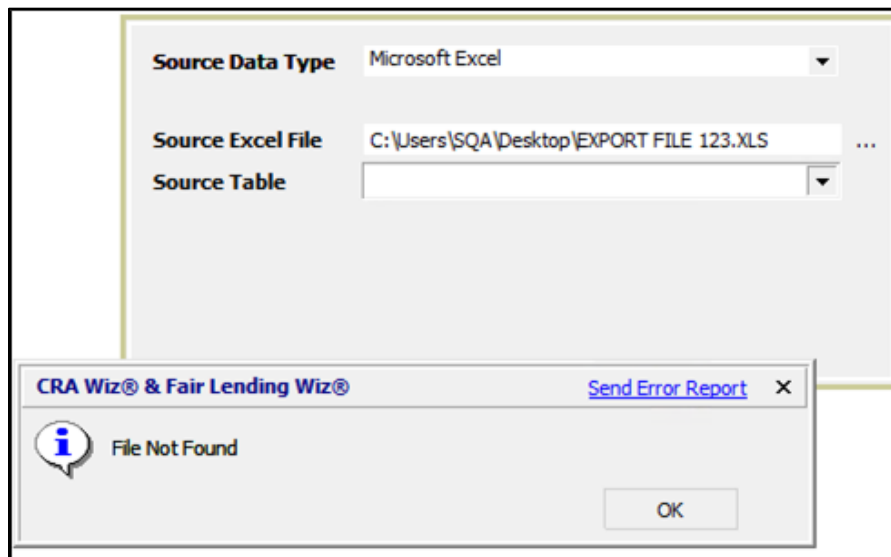
- Check Digit Validation for ULI
- HMDA DF 2018 Edit Checks
- Fair Lending Modules & Reports
- 2018 HMDA DF Saved Import format
- HMDA DF Rate Spread

Known 7.3 Issues

- AUSResult1/2/3/4/5 Fields dropdown list is out of order in Edit.
Tracking Number: **86155**
- The leading 0 (zero) is dropped from the **InterestRate** field when a user saves a record and clicks on the edit icon.
Tracking Number: **95426**
- System allows for you to type more characters than maximum specified in Modify Structure which results in loss of characters beyond allowed characters limit if you save.
Tracking Number: **95431**
- **XXX_NA** columns are not visible in edit screen even if the XXX_NA fields are enabled in Select Columns to View.
Tracking Number: **95442**
- An error message ('Invalid Column name 'applnumb') is displayed if you attempt to generate the Geocode Exception Report.
Tracking Number: **95641**
- HMDF: System generates an error if you click on the Geocoder tab if applnumb field is not present in the file
Tracking Number: **95642**
- Ethnicity code descriptions displayed incorrectly on Edit screen.
Tracking Number: **95406**
- Race code descriptions displayed incorrectly on Edit screen.
Tracking Number: **95412**
- **County_5** and **Tract_11** fields are not populated when a record is geocoded.
Tracking Number: **110273**
- Unable to run replace commands using any of the BISG proxy fields.
Tracking Number: **97395**
- **Race** and **Ethnicity** fields are blank in the BISG Comparison Report.
Tracking Number: **110493**
- Cancel and Delete (X) buttons do not cancel changes made in the **Properties ->File Access** window.
Tracking Number: **101758**
- Edit and Geocode: Current Record Tab: Values under **Co-Applicant Credit Model** field are not in sequential order
Tracking Number: **103539**
- HMDF: Current Record Tab: Code Description is not displayed for dropdown fields.
Tracking Number: **112482**

- **EthnicityProxy** and **CoaEthnicityProxy** columns are not being populated even the **Ethnicity** is set to one (1) for Consumer files
Tracking Number: **107056**
- HMDF: Value for **Non-Org loan fields** displaying as blank instead of 'NA' after exporting the file as excel
Tracking Number: **108793**
- Import/Export: Software returns an error while importing or exporting Excel files after **October 2017 Windows updates** are applied.
Tracking Number: **113680**

If you receive either of the below errors when attempting to import or export an Excel **.xls** file, please contact Wolters Kluwer Technical Support at **800.261.3111** for assistance.



- 'Fail to Retrieve State List' error when accessing the Map tab in the **Interactive Geocoder**.
Tracking Number: **113687**



Based on our investigation this error appears only in certain environments. To avoid potentially receiving the error above Wolters Kluwer recommends installing [2007 Office System Driver: Data Connectivity Components](#) **after Version 7.3 has been applied on the client machine(s) that utilize the Interactive Geocoder.**

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