

## Release Notes

Version 1.0  
June 2020

Governance, Risk & Compliance

# CRA *Wiz* and Fair Lending *Wiz*: 7.4 Service Pack 1 (7.4 SP1) Hotfix

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# 1 Overview

The **CRA *Wiz* and Fair Lending *Wiz* 7.4 Service Pack 1 (SP1) Hotfix** release contains updates that resolve the new Fair Lending Regression Module user interface crashing issue, along with updates to Regression Module results output and reporting ([see Updates and Enhancements section of this document for details](#)).

For information on the **new Fair Lending *Wiz* Regression Module**, refer to the following sections:

[Overview](#)

[Regression Module Settings](#)

[Accessing New Regression Module](#)

[Filtering](#)

[Additional Resources](#)

## 1.1 New Fair Lending *Wiz* Regression Module Overview

The CRA *Wiz* and Fair Lending *Wiz* 7.4 Service Pack 1 update includes the **new Fair Lending *Wiz* Regression Module** for performing disparate impact analysis for protected class groups or individual borrowers.

The new Regression module features a completely redesigned interface with an easy-to-understand, modern look that will enhance your analysis workflows.

**Important!** Refer to the [CRA \*Wiz\* and Fair Lending \*Wiz\* 7.4 Service Pack 1 system requirements](#) for information that will help you fully utilize the new Regression module's capabilities and features. The document includes information on the required .Net framework and recommended screen resolution.

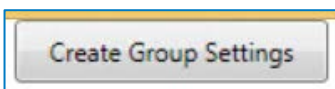
**Note:** Users who are subscribed to **Fair Lending *Wiz* Premier** can still access the existing Regression module, and the module will continue to function as before.

**Important!** Existing regression models are not carried over to the new Regression module. You will need to re-create your models to leverage the new Regression Module for fair lending analysis.

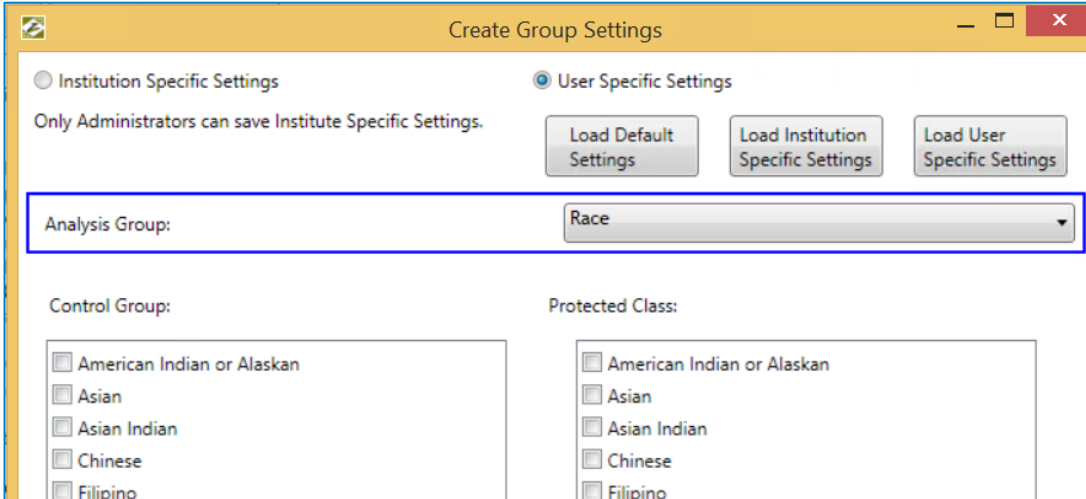
Click [HERE](#) to check out key features of the new Regression Module.

## 1.2 Regression Module Settings

You can configure Regression Module analysis settings by clicking the **Create Group Settings** button located in the Fair Lending *Wiz* Reports Module **Group Settings**:



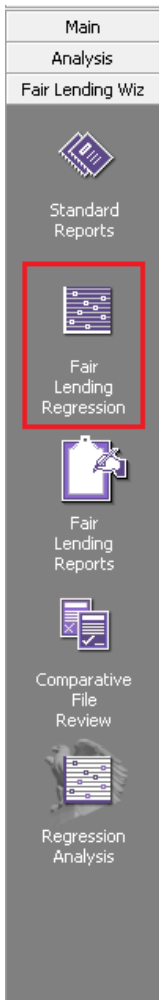
In the **Create Group Settings** dialog box, use the **Analysis Group** drop-down menu to select the appropriate group type you want to use for your Regression analysis:



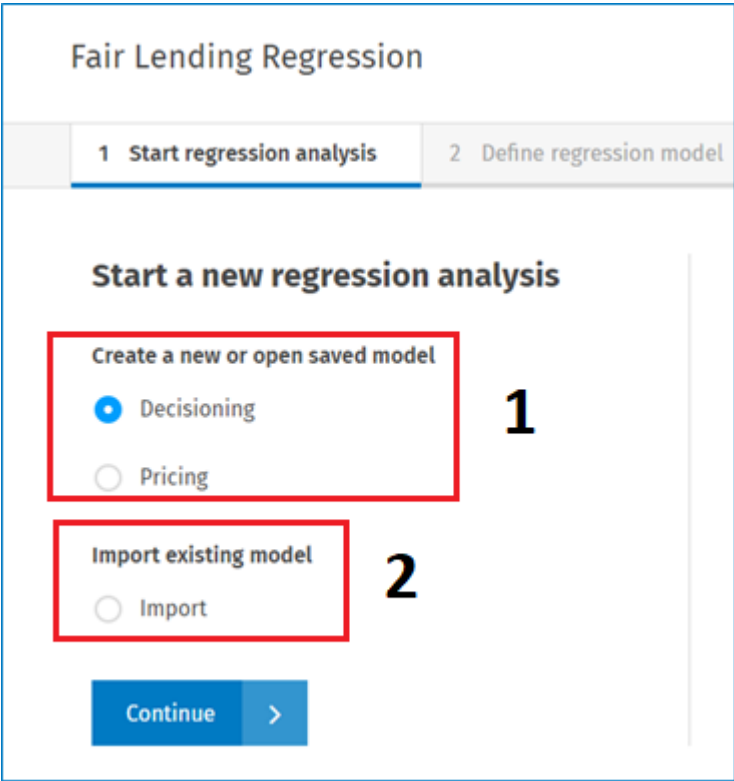
Use these settings as you would for Fair Lending Reports.

### 1.3 Accessing New Regression Module

You access the new Regression module by clicking the **Fair Lending Regression** button located in the **Fair Lending Wiz** menu bar:



The software displays the new Fair Lending *Wiz* Regression module. The initial screen contains options for **(1)** selecting regression type for creating a new model (Decisioning or Pricing) and **(2)** importing an existing model:



Importing is a new feature of the Regression Module that provides an easy way to share models between users.

**Important!** You can only import models that have been created in the new Regression Module. You cannot import models from the legacy Regression Module.

The right side of the screen contains a display area for accessing previously run regressions:

Saved Model Name	Regression Type	Status	Run Date	
Unsaved model	Decisioning	● Successful	03/13/2020	<a href="#">Open</a>
Unsaved model	Pricing	● Successful	02/06/2020	<a href="#">Open</a>

## 1.4 Filtering

Filter selection in the new Regression module works similarly to Reports—you can select filter criteria as needed, then run your Regression. The software will apply your selected filter to the analysis.

**Important!** Apply the filter to your LAR file in CRA *Wiz* and Fair Lending *Wiz* **before** launching the Regression Module. Additionally, if you modify the filter or apply a new filter, you must close and re-open the Regression Module so that the filter can carry over to the Module.

## 1.5 Additional Resources

Click [HERE](#) to access the [Help Documentation](#) to explore and learn how to use the new regression module.

- The Web-based demonstration that was held in April is now available as a recording. To access, click the following link:  
[April Webinar](#)  
**Note:** When opened, the video plays in full screen mode.
- Training Documentation (In progress)

## 2 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* 7.4 SP1 Hotfix is **SQL Server 2012**.

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 2012 or higher**.

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

### 3 Updates and Enhancements

The CRA *Wiz* and Fair Lending *Wiz* 7.4 Service Pack 1 Hotfix provides the following updates/fixes for both the **Decisioning** and **Pricing Regression Modules**:

#### 3.1 Regression Module UI Crashing Issue

Resolves an issue in which the new Fair Lending *Wiz* Regression Module became unresponsive/crashed when user clicked certain user interface elements.

Tracking Number: **192742**

#### 3.2 FLGender Column

New Regression Module references the **FLGender** column, and not **CalcGender** from LAR for calculating regression results (for HMDA DF file type only). Male/Joint are now grouped under the **Male** control group category (as is done with Focal Point report).

Tracking Number: **193369**

Previous version:

Ethnicity	Gender (Standard)	▲ Denied & Review	■ Approved & Review	● Properly Denied	◆ Properly Approved	Total
Gender (Standard)	* Male	5 2.75%	61 33.52%	1 0.55%	115 63.19%	182 100.00%
Marital Status	Female	1 0.93%	51 ↑ 47.66%	3 ↑ 2.80%	52 ↓ 48.60%	107 100.00%
Tract Minority	Joint	0 0.00%	50 31.45%	5 ↑ 3.14%	104 65.41%	159 100.00%
Tract Income Category	Both Male and Female	0 0.00%	0 0.00%	0 0.00%	0 0.00%	0 100.00%
Applicant Income Category	Not Provided	0 0.00%	3 27.27%	0 0.00%	8 72.73%	11 100.00%
Age	Not Applicable	0 0.00%	0 0.00%	0 0.00%	0 0.00%	0 100.00%
	Not Calculated	0 0.00%	0 0.00%	0 0.00%	0 0.00%	0 100.00%
	<b>Total</b>	<b>6 1.31%</b>	<b>165 35.95%</b>	<b>9 1.96%</b>	<b>279 60.78%</b>	<b>459 100.00%</b>

After Hotfix is applied:

Ethnicity	Gender	▲ Denied & Review	■ Approved & Review	● Properly Denied	◆ Properly Approved	Total
Gender	* Male	5 1.46%	125 36.55%	7 2.05%	205 59.94%	342 100.00%
Marital Status	Female	1 0.92%	57 ↑ 52.29%	3 2.75%	48 ↓ 44.04%	109 100.00%
Tract Minority	Both Male and Female	0 0.00%	0 0.00%	0 0.00%	0 0.00%	0 100.00%
Tract Income Category	Not Provided	0 0.00%	3 33.33%	0 0.00%	6 66.67%	9 100.00%
Applicant Income Category	Not Applicable	0 0.00%	0 0.00%	0 0.00%	0 0.00%	0 100.00%
Age	Not Calculated	0 0.00%	0 0.00%	0 0.00%	0 0.00%	0 100.00%
	<b>Total</b>	<b>6 1.30%</b>	<b>185 40.22%</b>	<b>10 2.17%</b>	<b>259 56.30%</b>	<b>460 100.00%</b>



### 3.3 Subtotals Row for Control Groups

In the **Demographics** section of Decisioning and Pricing Regression results for new Regression Module, added row to Summary results that **subtotals control groups** for the following categories:

- Tract Income Category (Middle and Upper)
- Applicant Income Category (Middle and Upper)
- Age (less than (<) 62)

**Note:** Applies to all file types supported by the Regression Module.

Tracking Number: **193370**

#### Tract Income Category Results example:

Race	Tract Income Category	Denied & Review	Approved & Review	Properly Denied	Properly Approved	Total
Ethnicity	Low < 50%	0 0.00%	1 20.00%	1 ↑ 20.00%	3 60.00%	5 100.00%
Gender	Moderate 50 - 79.99%	0 0.00%	7 35.00%	1 5.00%	12 60.00%	20 100.00%
Age	* Middle 80 - 119.99%	1 1.15%	27 31.03%	2 2.30%	57 65.52%	87 100.00%
Marital Status	* Upper >= 120%	6 8.00%	21 28.00%	2 2.67%	46 61.33%	75 100.00%
Tract Minority	Not Available	0 0.00%	0 0.00%	0 0.00%	0 0.00%	0 100.00%
Tract Income Category	Middle and Upper	7 4.32%	48 29.63%	4 2.47%	103 63.58%	162 100.00%
Applicant Income Category	<b>Total</b>	<b>7 3.74%</b>	<b>56 29.95%</b>	<b>6 3.21%</b>	<b>118 63.10%</b>	<b>187 100.00%</b>

#### Report Output example:

Decisioning Regression Results Report														
Borrower Characteristic	Denied & Review			Approved & Review			Property Denied			Property Approved			Record count	% Column
	Count	% Row	Ratio (1)	Count	% Row	Ratio (1)	Count	% Row	Ratio (1)	Count	% Row	Ratio (1)		
<b>Tract Income Category</b>														
Low < 50%	0	0.00%	0.00	1	20.00%	0.68	1	20.00%	8.10	3	60.00%	0.94	5	2.67%
Moderate 50 - 79.99%	0	0.00%	0.00	7	35.00%	1.18	1	5.00%	2.03	12	60.00%	0.94	20	10.70%
Middle 80 - 119.99%	1	1.15%	0.27	27	31.03%	1.05	2	2.30%	0.93	57	65.52%	1.03	87	46.52%
Upper >= 120%	6	8.00%	1.85	21	28.00%	0.95	2	2.67%	1.08	46	61.33%	0.96	75	40.11%
Not Available	0	0.00%	0.00	0	0.00%	0.00	0	0.00%	0.00	0	0.00%	0.00	0	0.00%
Middle and Upper	7	4.32%	1.00	48	29.63%	1.00	4	2.47%	1.00	103	63.58%	1.00	162	86.63%
<b>Applicant Income Category</b>														
Low < 50%	1	3.13%	0.54	7	21.88%	0.66	3	9.38%	4.83	21	65.63%	1.11	32	17.11%
Moderate 50 - 79.99%	0	0.00%	0.00	15	28.85%	0.87	1	1.92%	0.99	36	69.23%	1.17	52	27.81%
Middle 80 - 119.99%	2	3.92%	0.67	23	45.10%	1.37	1	1.96%	1.01	25	49.02%	0.83	51	27.27%
Upper >= 120%	4	7.69%	1.32	11	21.15%	0.64	1	1.92%	0.99	36	69.23%	1.17	52	27.81%
Not Available	0	0.00%	0.00	0	0.00%	0.00	0	0.00%	0.00	0	0.00%	0.00	0	0.00%
Middle and Upper	6	5.83%	1.00	34	33.01%	1.00	2	1.94%	1.00	61	59.22%	1.00	103	55.08%

**Footnotes:**  
(1) The ratio column indicates a comparison of a minority group compared to a control group for a given category.

### 3.4 Ratio Column

New Regression Module calculates the **Ratio** column for the following Summary report categories by using the **subtotal of the control groups** (not by average value of control group):

- Tract Income Category
- Applicant Income Category
- Age

**Note:** For HMDA DF, Small Business, and Consumer file types only.

Tracking Number: **193371**

**Note:** Although the ratio calculation uses new subtotal rows, Regression Module results and reports still highlight each individual row that is included in the control group.

**Summary Results** screen example:

Borrower Characteristic	▲ Denied & Review		■ Approved & Review			Record count
	% row	Ratio ?	Count	% row	Ratio ?	
+ Total						
+ BISG Race						
- Race						
American Indian or Alaskan	0.00 %	0.00	2	50.00 %	1.70	4
Asian	0.00 %	0.00	2	25.00 %	0.85	8
Black or African American	16.67 %	4.77	0	0.00 %	0.00	6
Native Hawaiian or other Pacific Islander	0.00 %	0.00	1	50.00 %	1.70	2
Two or more Minority Races	0.00 %	0.00	0	0.00 %	0.00	2
Joint Race	0.00 %	0.00	0	0.00 %	0.00	2
* White	3.50 %	1.00	42	29.37 %	1.00	143
Not Provided	6.25 %	1.79	8	50.00 %	1.70	16
Not Available	0.00 %	0.00	1	25.00 %	0.85	4

Report Output example:

Decisioning Regression Results Report														
Borrower Characteristic	Denied & Review			Approved & Review			Properly Denied			Properly Approved			Record count	% Column
	Count	% Row	Ratio (1)	Count	% Row	Ratio (1)	Count	% Row	Ratio (1)	Count	% Row	Ratio (1)		
<b>Race</b>														
American Indian or Alaskan	0	0.00%	0.00	2	50.00%	1.70	1	25.00%	11.92	1	25.00%	0.38	4	2.14%
Asian	0	0.00%	0.00	2	25.00%	0.85	0	0.00%	0.00	6	75.00%	1.15	8	4.28%
Black or African American	1	16.67%	4.77	0	0.00%	0.00	1	16.67%	7.94	4	66.67%	1.03	6	3.21%
Native Hawaiian or other Pacific Islander	0	0.00%	0.00	1	50.00%	1.70	0	0.00%	0.00	1	50.00%	0.77	2	1.07%
Two or more Minority Races	0	0.00%	0.00	0	0.00%	0.00	0	0.00%	0.00	2	100.00%	1.54	2	1.07%
Joint Race	0	0.00%	0.00	0	0.00%	0.00	1	50.00%	23.83	1	50.00%	0.77	2	1.07%
White	5	3.50%	1.00	42	29.37%	1.00	3	2.10%	1.00	93	65.03%	1.00	143	76.47%
Not Provided	1	6.25%	1.79	8	50.00%	1.70	0	0.00%	0.00	7	43.75%	0.67	16	8.56%
Not Available	0	0.00%	0.00	1	25.00%	0.85	0	0.00%	0.00	3	75.00%	1.15	4	2.14%
<b>Ethnicity</b>														
Hispanic or Latino	0	0.00%	0.00	3	27.27%	1.21	1	9.09%	3.48	7	63.64%	0.90	11	5.88%
Non Hispanic or Latino	5	4.35%	1.00	26	22.61%	1.00	3	2.61%	1.00	81	70.43%	1.00	115	61.50%
Joint Ethnicity	0	0.00%	0.00	6	46.15%	2.04	0	0.00%	0.00	7	53.85%	0.76	13	6.95%
Not Provided	1	6.25%	1.44	8	50.00%	2.21	0	0.00%	0.00	7	43.75%	0.62	16	8.56%
Not Available	1	3.13%	0.72	13	40.63%	1.80	2	6.25%	2.40	16	50.00%	0.71	32	17.11%
<b>Gender</b>														
Male	6	3.82%	1.00	43	27.39%	1.00	5	3.18%	1.00	103	65.61%	1.00	157	83.96%
Female	1	4.76%	1.25	8	38.10%	1.39	1	4.76%	1.50	11	52.38%	0.80	21	11.23%
Not Provided	0	0.00%	0.00	5	62.50%	2.28	0	0.00%	0.00	3	37.50%	0.57	8	4.28%
Not Available	0	0.00%	0.00	0	0.00%	0.00	0	0.00%	0.00	1	100.00%	1.52	1	0.53%

The associated report footer information has also been updated to reflect the calculation change:

- 1) **The ratio column indicates a comparison of a minority group compared to a control group for a given category.**

Middle 80 - 119.99%	2	3.92%	0.67	23	45.10%	1.37	1
Upper >= 120%	4	7.69%	1.32	11	21.15%	0.64	1
Not Available	0	0.00%	0.00	0	0.00%	0.00	0
Middle and Upper	6	5.83%	1.00	34	33.01%	1.00	2

Footnotes:  
 (1) The ratio column indicates a comparison of a minority group compared to a control group for a given category.

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