

Release Notes and
Installation Instructions

November 2021

Governance, Risk & Compliance

CRA *Wiz* and Fair Lending *Wiz*: 2022 FIG Updates

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1 Overview

1.1 Introduction

Important!

Wolters Kluwer strongly recommends reading through the following release notes and installation instructions before proceeding.

The **2022 FIG Update** consists of the following **SQL Server script**:

2022 FIG Updates.sql – Updates CRA *Wiz* and Fair Lending *Wiz* with the additional **Credit Score Model code option** and edit check changes from the 2022 FIG, and corrects two (2) bugs for current 2021 edits. For more information about these updates, refer to [Release Notes](#).

Important! 2022 Edit Checks will not be enabled in CRA *Wiz* and Fair Lending *Wiz* until the **Windows system date is January 1st, 2022 or later**.

Note: This update does **not** change the front-end or back-end build numbers.

1.2 Database Backups – IMPORTANT!

Wolters Kluwer recommends performing a backup of the following CRA *Wiz* and Fair Lending *Wiz* databases before running the update scripts:

- ObjectStore

For more information, please contact your institution's computer support and/or database administration staff.

1.3 Who Should Install

Any client using CRA *Wiz* and Fair Lending *Wiz* for HMDA or CRA data submission

1.4 Prerequisites

CRA *Wiz* and Fair Lending *Wiz* 7.5 Submission Release (back-end build 75.5.7 or 75.6.26) is required to apply this update.

SQL Server Management Studio (SSMS) is required to execute this script. If you do not have SSMS installed, you can download SSMS from the following link and then install:

[DOWNLOAD SSMS](#)

1.5 Where to Install

These scripts need to be executed within **SQL Server Management Studio** while connected to the database server where CRA *Wiz* and Fair Lending *Wiz* is installed. **There is no client-side update needed.**

1.6 Required Permissions

Wolters Kluwer recommends that the user running the install have both Windows admin and SQL Server admin login credentials.

1.7 Required Free Disk Space
Negligible

1.8 Approximate Install Time
Negligible

2 Release Notes

Important! 2022 Edit Checks will not be enabled in CRA *Wiz* and Fair Lending *Wiz* until the **Windows system date is January 1st, 2022 or later.**

2.1 HMDA Edit Screen Changed

- Added Code 11 – FICO Score 9 to Credit Model and Co-Applicant Credit Model dropdown lists.

2.2 HMDA Edit Checks Updates

2021 Activity Year Validity Edits

- Corrected an issue in which **V716** was incorrectly triggering when **State** or **County** fields were **NA**.

2021 Activity Year Quality Edits

- Corrected an issue for **Q617** in which the LTV calculation was not being handled as a percentage value when comparing against the CLTV value, causing the edit to not trigger properly.

2022 Activity Year Validity Edits

- Updated **V660** edit. The highlighted portion of the edit is new for Activity 2022:

Updated Edit Description

An invalid Credit Score data field was reported. Please review the information below and update your file accordingly.

- 1) Credit Score of Applicant or Borrower must be a number and cannot be left blank.
- 2) Applicant or Borrower, Name and Version of Credit Scoring Model must equal 1111, 1, 2, 3, 4, 5, 6, 7, 8, 9, **or 11**.

- Updated **V662** edit. The highlighted portion of the edit is new for Activity 2022:

Updated Edit Description

An invalid Credit Score data field was reported. Please review the information below update your file accordingly.

- 1) If Applicant or Borrower, Name and Version of Credit Scoring Model equals 1111, 1, 2, 3, 4, 5, 6, 7, 9, **or 11** then Applicant or Borrower, Name and Version of Credit Scoring Model: Conditional Free Form Text Field for Code 8 must be left blank, and the reverse must be true.
- 2) If Applicant or Borrower, Name and Version of Credit Scoring Model equals 8, then Applicant or Borrower, Name and Version of Credit Scoring Model: Conditional Free Form Text Field for Code 8 must not be blank, and the reverse must be true.

- Updated **V665** edit. The highlighted portion of the edit is new for Activity 2022:

Updated Edit Description

An invalid Credit Score data field was reported. Please review the information below and update your file accordingly.

- 1) Credit Score of Co-Applicant or Co-Borrower must be a number and cannot be left blank.
- 2) Co-Applicant or Co-Borrower, Name and Version of Credit Scoring Model must equal 1111, 1, 2, 3, 4, 5, 6, 7, 8, 9, 10, or 11 and cannot be left blank.
- Updated **V667** edit. The highlighted portion of the edit is new for Activity 2022:

Updated Edit Description

An invalid Credit Score data field was reported. Please review the information below and update your file accordingly.

1) If Co-Applicant or Co-Borrower, Name and Version of Credit Scoring Model equals 1111, 1, 2, 3, 4, 5, 6, 7, 9, 10, or 11 then Co-Applicant or Co-Borrower, Name and Version of Credit Scoring Model: Conditional Free Form Text Field for Code 8 must be left blank, and the reverse must be true.

- Added **V720**:

New Edit Description

An invalid Credit Score was reported. Please review the information below and update your file accordingly:

1) If Applicant or Borrower, Name and Version of Credit Scoring Model is 1, 2, 3, 4, 5, 6, or 11, Credit Score of Applicant or Borrower should be 280 or above.

2) If Co-Applicant or Co-Borrower, Name and Version of Credit Scoring Model is 1, 2, 3, 4, 5, 6, or 11, Credit Score of Co-Applicant or Co-Borrower should be 280 or above.

- Added **V721**:

New Edit Description

An invalid Age was reported. Please review the information below and update your file accordingly:

1) If Age of Applicant or Borrower is not 8888, indicating Not Applicable, it must be the applicant or borrower's age and cannot be 9999 or 1111.

2) If Age of Co-Applicant is not 8888, indicating Not Applicable, or 9999, indicating No Co-Applicant, it must be the co-applicant or co-borrower's age and cannot be 1111.

2022 Activity Year Quality Edits

- Updated **Q654** edit. The highlighted portion of the edit is new for Activity 2022:

Updated Edit Description

Please review the information below and update your file, if needed.

1) If Income is greater than \$5,000 (reported as 5), Action Taken equals 1, 2, or 8, and the value for DTI is not NA or Exempt, the DTI should generally be between 0 and 80.

- Add new **Q658** edit:

New Edit Description

Please review the information below and update your file, if needed.

1) If Loan Term is not NA or Exempt, the Loan Term should generally be 600 or less.

- Add new **Q659** edit:

The fields affected by this edit are:

- Age of Applicant or Borrower
- Age of Co-Applicant or Co-Borrower
- Credit Score of Applicant or Borrower
- Credit Score of Co-Applicant or Co-Borrower

Note: CRA *Wiz* and Fair Lending *Wiz* does not accept more than four (4) characters in these fields, therefore this edit will only trigger if “**888**” or “**999**” is entered in to one of the four (4) fields above.

New Edit Description

Please review the information below and update your file, if needed:

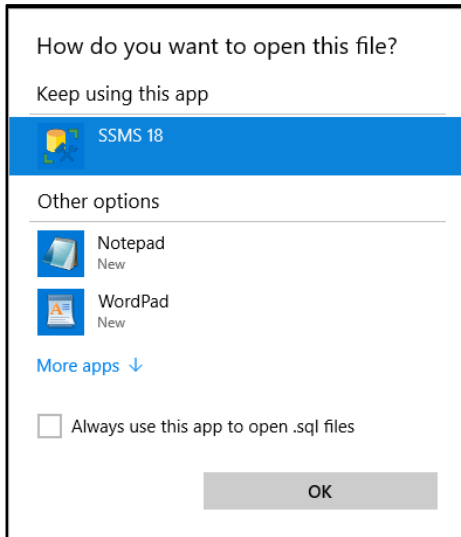
- 1) The values 888 or 88888 were entered in a field that accepts 8888 or NA as a value, which may indicate that an incorrect value is being used.
- 2) The values 999 or 99999 were entered in a field that accepts 9999 or NA as a value, which may indicate that an incorrect value is being used.

3 Installing Edit Checks Update

To install the **Edit Checks Script**, follow these steps:

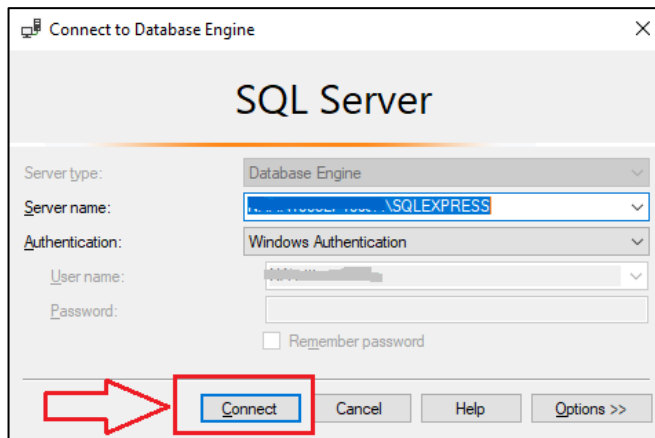
1. Download the **Edit Checks SQL Script** locally where **SSMS** (SQL Server Management Studio) is installed.
2. Double-click the **2022 FIG Updates.sql** script file:

Note: If you just installed SQL Server Management Studio, Windows will display the **How do you want to open this file?** dialog box with the SSMS application selected by default:



Click the **OK** button to continue.

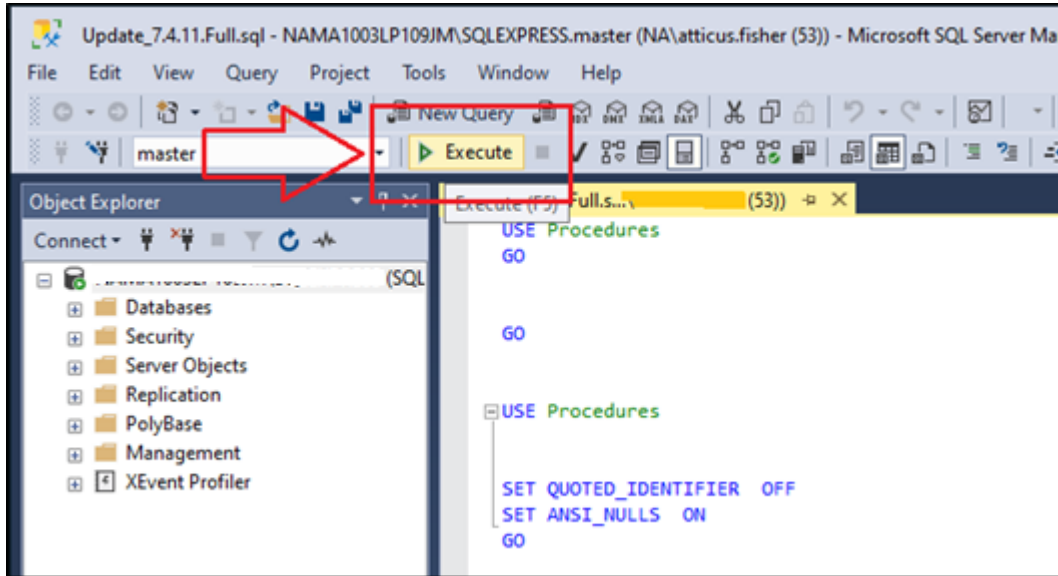
3. Windows launches SSMS.
4. In the **Connect to Database Engine** dialog box, click the **Connect** button:



Note: If you have configured SQL Server to use **Mixed Mode**, you can use the **Windows Authentication** option to connect to your SQL Server. Otherwise, use one of your **SQL Server accounts** to connect. For more information and/or assistance, please contact your institution's **IT Support**.

The software connects to your SQL Database.

5. In the tool bar at the top of the screen, click the **Execute** button:



SSMS runs the script and displays a results pane at the bottom of the screen:

	DbId	FileId	CurrentSize	MinimumSize	UsedPages	EstimatedPages
1	7	1	17512	392	17320	17320
2	7	2	160	128	160	128

Note: Your actual values may differ depending on user defined edits and other information.

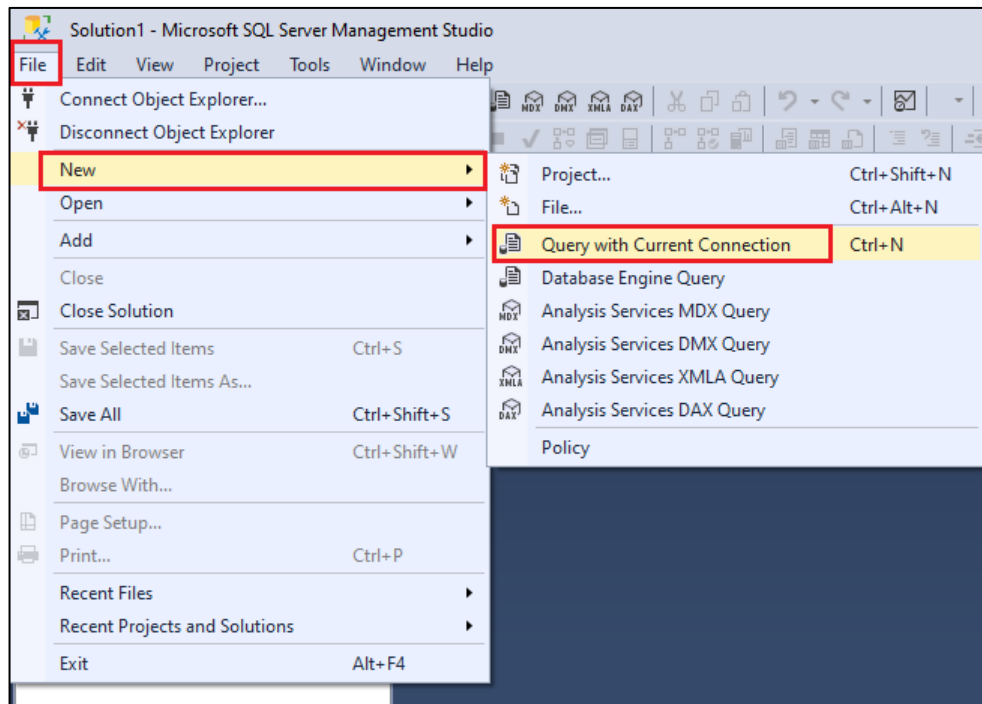
6. Installation is complete.

4 Confirming Edit Checks Update Installation

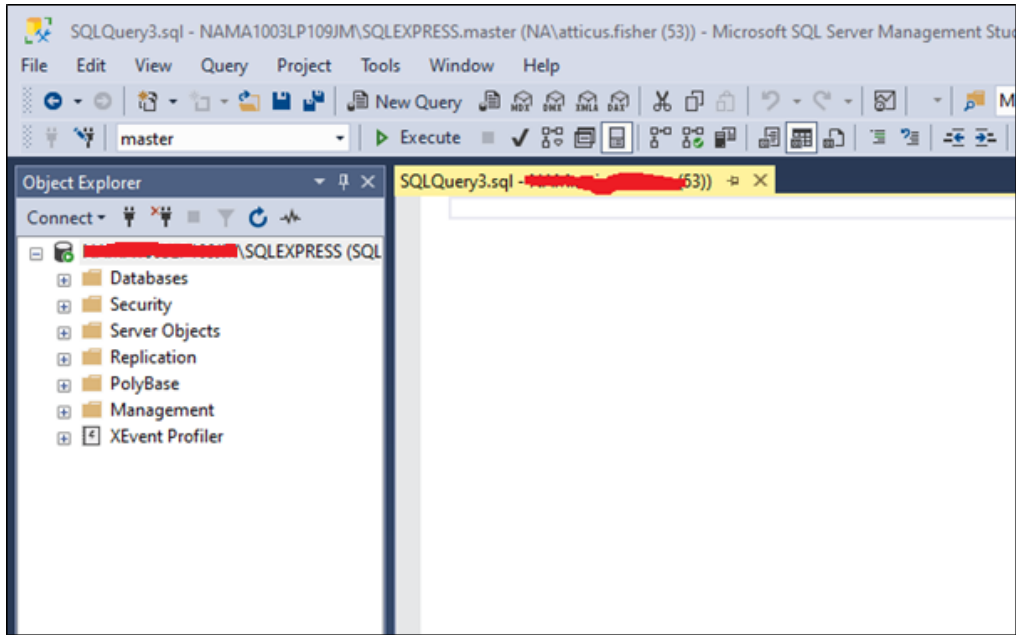
Important! This update does **not** change the front-end or back-end build numbers.

To confirm installation of the **Edit Checks Script**, follow these steps:

1. In **SQL Server Management Studio**, from the **File** menu, select **New > Query with Current Connection**:

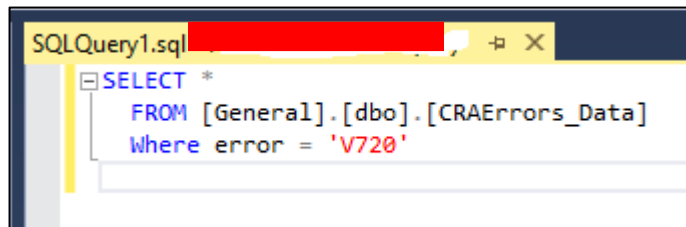


SSMS opens a new query window:

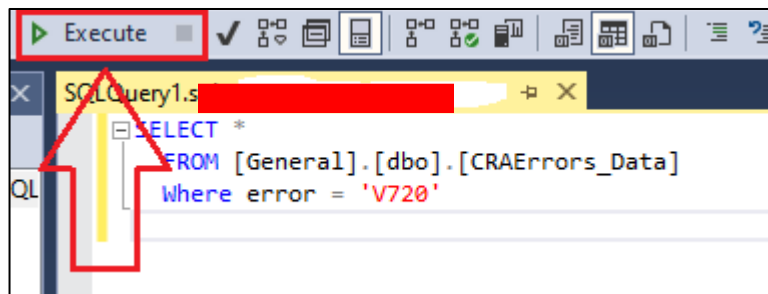


2. Copy and paste the following command into the query window:

```
SELECT *  
FROM [General].[dbo].[CRAErrors_Data]  
Where error = 'V720'
```



3. In the tool bar at the top of the screen, click the **Execute** button:



The software displays the results pane at the bottom of the screen:

Results		Messages									
ID	Error	ErrorDesc	VBScriptCode	IsGeocode	IsUser	LARTypes	TSQLCode	Geo	Is_Macro	AffectedFields	
1	417	V720	An invalid Credit Score was reported. Please rev...	NULL	NULL	NULL	hmf	(ISNULL(CreditModel.*) IN (1';2';3';4';...	NULL	0	CreditModel.CreditScore,Coa_CreditScore,Coa...

- If the script was executed successfully, the software displays a row for the edit:

Results		Messages		
	ID	Error	ErrorDesc	VBScri
1	417	V720	An invalid Credit Score was reported. Please rev...	NULL

- If the script did not execute successfully, the query will return no results.
If this occurs, please contact **Wolters Kluwer Technical Support** for assistance.

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