

Release Notes and
Installation Instructions

December 2023

Governance, Risk & Compliance

CRA *Wiz* and Fair Lending *Wiz*: 2024 FIG Changes and CRA Table 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 **2024 Fig Changes and CRA Table Updates** consists of the following **SQL Server script**:

2024 Fig Changes and CRA Table Updates includes changes to the **Credit Score Model code options** and updates to the Edits associated. It also includes a new quality edit Q660. This release also corrects several CRA Table issues and User Defined Edit checks missing after the 7.7 CRA Wiz release. For more information about these updates, refer to the release note section of this document.

Important! 2024 Edit Checks will not be enabled in CRA *Wiz* and Fair Lending *Wiz* until the **Windows system date is January 1st, 2024 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* 7.7 (back-end build 77.0.164) 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! 2024 Edit Checks will not be enabled in CRA *Wiz* and Fair Lending *Wiz* until the **Windows system date is January 1st, 2024 or later.**

2.1 HMDA Edit Checks Updates

2024 Activity Year Quality Edits

- New Quality Edit Q660 will trigger when the below is not met:

- 1) The Street Address reported is longer than 100 characters, which may indicate that more than one address was reported.
- 2) The reported Street Address includes the values: “;”, “&”, or the word “and”, which may indicate that more than one address was reported.
- 3) The reported Street Address includes the values: ?, !, *, %, ^, @, [,], {, } ,, _ , +, = or the word “tbd”, which may indicate that an invalid address was reported.
- 4) The reported Street Address contains either only numbers or only letters, which may indicate that an invalid Street Address was reported. Street Address should generally be alphanumeric, unless the reported value is "Exempt" or "NA"

Added 2024 Activity Year Added Credit Scoring Model Values:

Added Values for the Applicant or Borrower and the Co -Applicant or Co- Borrower Name and Version of Credit Scoring Model:

12. FICO Score 8
13. FICO Score 10
14. FICO Score 10T
15. VantageScore 4.0

Revised 2024 Activity Year Validity Edits

- Updated **V662** edit. The highlighted portion of the edit is new for Activity 2024:

Updated Edit Description

An invalid Credit Score data field was reported. Please review the information below and 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, 9,11, **12, 13, 14 or 15**, 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 2024:

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, 10,11, **12, 13, 14 or 15** and cannot be left blank.

- Updated **V667** edit. The highlighted portion of the edit is new for Activity 2024:

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, 10,11, **12, 13, 14, or 15** then CoApplicant 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.
- 2) If Co-Applicant or Co-Borrower, Name and Version of Credit Scoring Model equals 8, then CoApplicant or Co-Borrower, Name and Version of Credit Scoring Model: Conditional Free Form Text Field for Code 8 must not be left blank, and the reverse must be true.

- Updated **V720** edit. The highlighted portion of the edit is new for Activity 2024:

Updated 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, 11, or **12** 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 or **12**, Credit Score of Co-Applicant or CoBorrower should be 280 or above.
- 3) If Applicant or Borrower, Name and Version of Credit Scoring Model is **13, 14, or 15**, Credit Score of Applicant or Borrower must be 300 or above.
- 4) If Co-Applicant or Co-Borrower, Name and Version of Credit Scoring Model is **13, 14 or 15** Credit Score of Co-Applicant or Co-Borrower must be 300 or above

2.2 CRA Table Fixes

- **Table D**

Issue: When running Table D with multiple file types (a HMDF and a Small Business and Small Farm) the # column was not calculating correctly. This has now been corrected and users can re-run the table to see corrected values. This also impacted Table D Version 2.

Issue: When running Table D with only a Small Business and Farm file type, and no HMDF file type was selected, values were still appearing in HMDF file type. This has now been corrected and users can re-run the table to see corrected values.

Issue: Table D Version 2 has an issue where the Small Business and Small Farm # and \$ values were matching when they should not be. This issue has now been corrected and users should re-run the table to see this correction.

- **Table Z**

Issue: When selecting a HMDF and a Small Business file for Table Z, the Home Mortgage column is displaying totals that is incorrect. It was totalling the sum of Small Business and Small Farm for the Home Mortgage total. It has now been corrected and users can re-run the table to see the corrected values.

Issue: When users were selecting Table Z with only 1 file type such as a HMDF file, data was populating in the Small Business and Small Farm columns when it should not have been displayed. This has now been corrected and users can re-run the table to see corrected values.

- **Table A**

Issue: When running Table A with multiple assessment areas, each report generated would not be consistent in the order of Demographic Characteristics. This has now been corrected and users can re-run the report to see this correction.

- **Table A, W, and X**

Issue: Tables A, W, and X were not alphabetizing the Assessment Areas on the reports. This has now been corrected and users should re-run the report to see this update.

2.3 Other Fixes

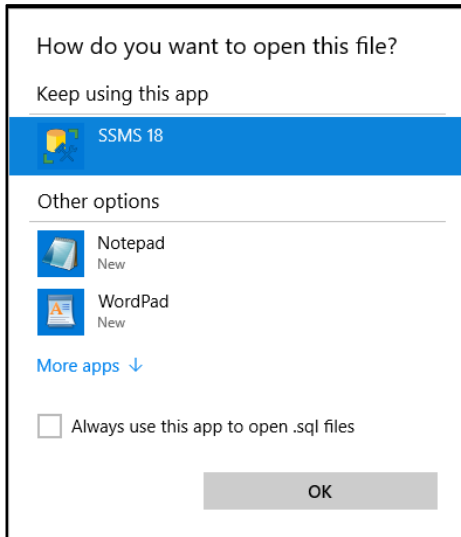
- User Defined Custom Edit checks were missing after the 7.7 release. With this update, the User Defined Edit Checks should be restored.

3 Installing Edit Checks Update

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

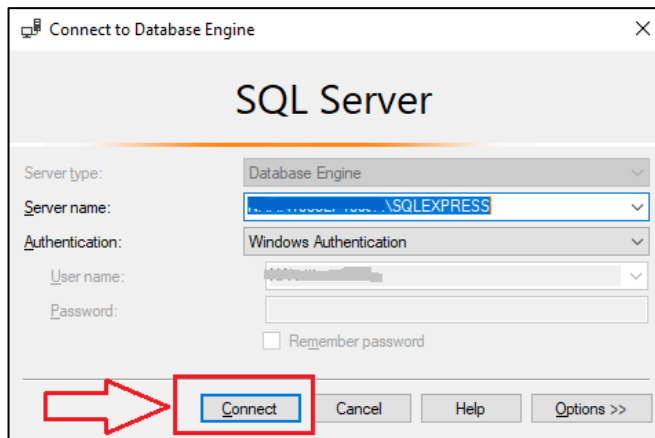
1. Download the **Edit Checks SQL Script** locally where **SSMS** (SQL Server Management Studio) is installed.
2. Double-click the **2024 FIG Updates.sql** script file:

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.

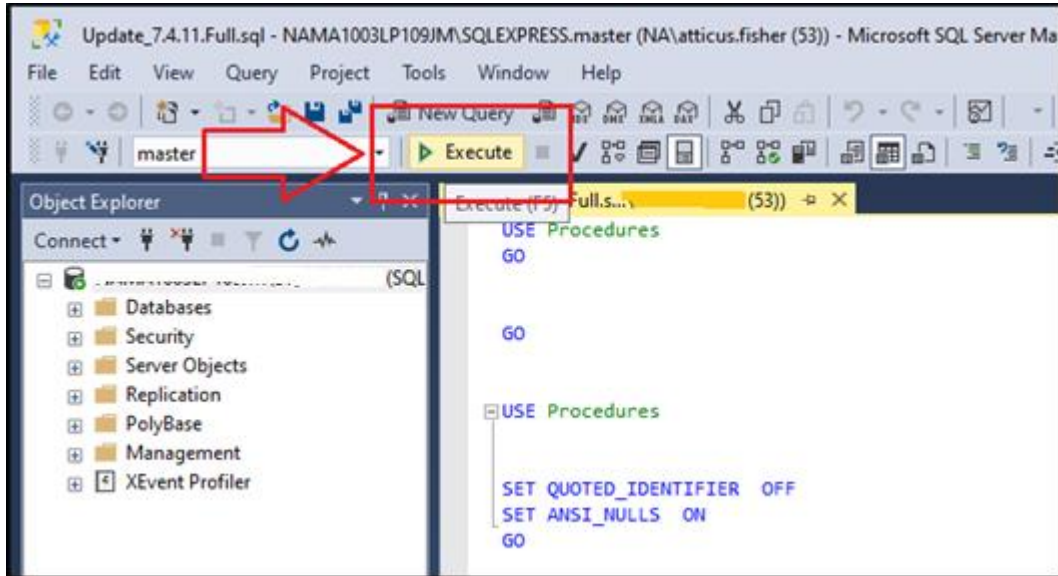
3. Windows launches SSMS.
4. In the **Connect to Database Engine** dialog box, click the **Connect** button:



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	Field	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.

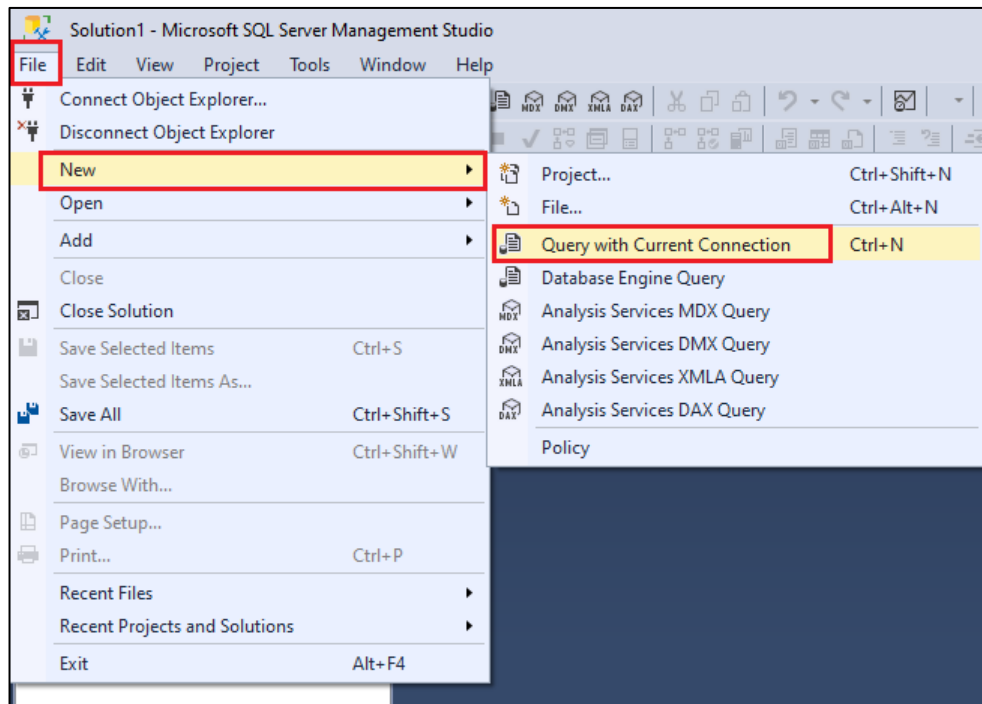
6. Installation is complete.

4 Confirming Edit Checks Update Installation

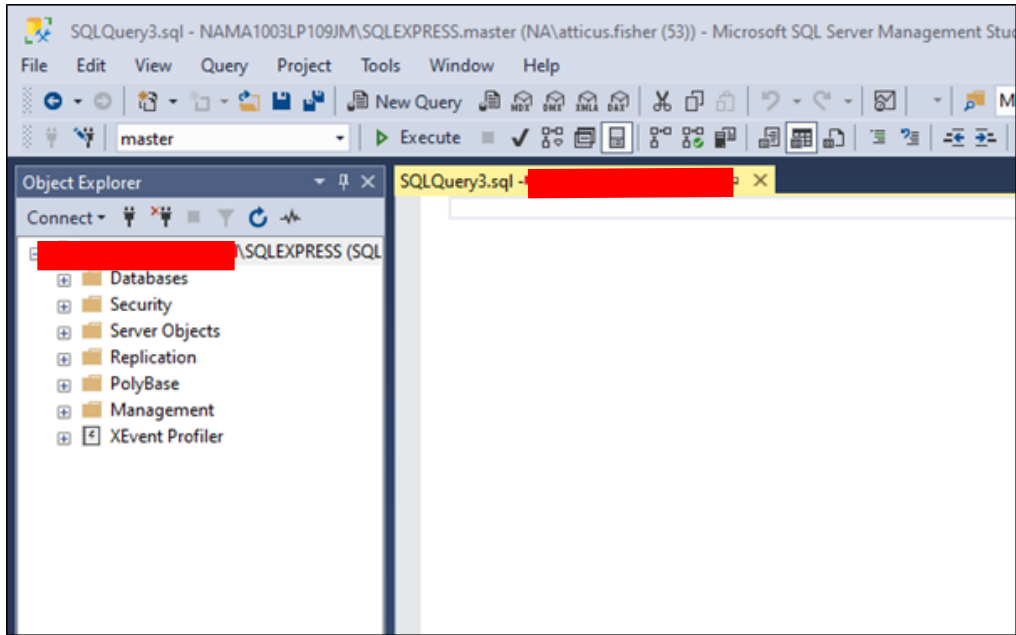
Important! This update does **not** change the front-end or back-end build numbers.

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**:

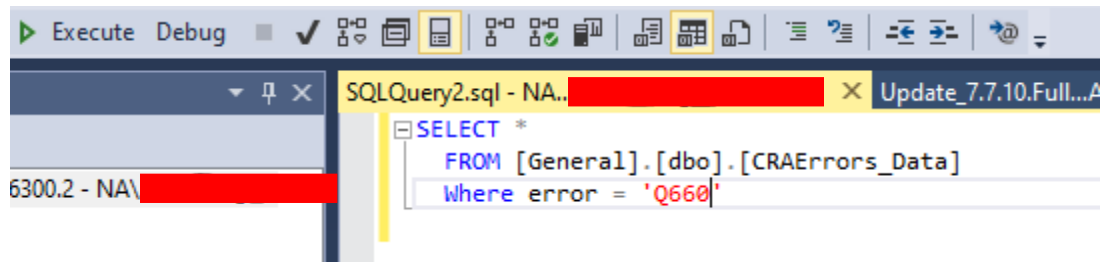


SSMS opens a new query window:

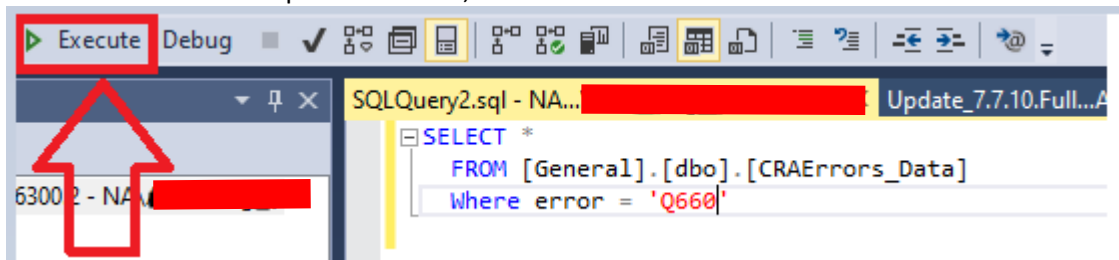


2. Copy and paste the following command into the query window:

```
SELECT *  
FROM [General].[dbo].[CRAErrors_Data]  
Where error = 'Q660'
```



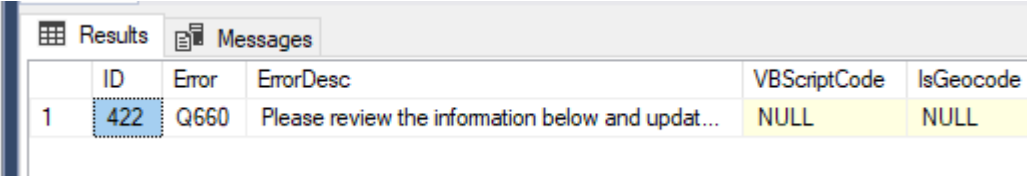
3. In the tool bar at the top of the screen, click the **Execute** button:



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

ID	Error	ErrorDesc	VBScriptCode	IsGeocode	IsUser	LARTypes	TSQLCode	Geo	Is_Macro	AffectedFields	Is_Batch	ActivationYear	Expirat	
1	422	Q660	Please review the information below and update y...	NULL	NULL	NULL	hmf	((cast(len(trim(LTRIM(ISNULL(address, "...	NULL	0	Address	0	2024	NULL

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



	ID	Error	ErrorDesc	VBScriptCode	IsGeocode
1	422	Q660	Please review the information below and updat...	NULL	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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