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Browser Based Editing and Auditing

The Browser Based Editing application is an internal institution hosted web site that facilitates distribution and automation of data review, correction and validation. Integration of Browser Based Editing provides non-CRA Wiz users with the ability to directly access and update the CRA Wiz LAR database files. End users can view summary and detailed edit reports to identify loan application records in question, and apply data corrections directly to the CRA Wiz loan application data. The tool eliminates the manual distribution of edit reports, and eliminates the likelihood for duplicate capture and data entry of corrections, reducing the potential for additional inconsistencies. Supplemental information can also be captured and added to the CRA Wiz loan application database from the BBE access point, supporting the validation of quality edits.

In addition to editing and applying changes to data, the tool can be used to audit loan application information. Browser Based Auditing allows designated staff to review information in the physical loan application file against information captured in the system (CRA Wiz database), and document the results of such audit in the CRA Wiz database. The auditing functionality is tailored to each institution's requirements for performing and collecting information for auditing/compliance review of loan applications.

High Level Functional Summary

- Staff designated responsible for reviewing, correcting and/or auditing loan application data -- that do not have nor need access to the full CRA Wiz application - are provided direct access to edit CRA Wiz LAR databases via an internal institution hosted web site
- The web-browser interface allows edits to LAR loan database files from various remote locations via intranet connectivity -- no software installation is needed for end user workstations; only Intranet connectivity with access to internal web site and an Internet Explorer Browser are needed to allow end-users access to update existing CRA Wiz LAR database files, and Adobe Acrobat PDF Reader is needed for viewing edit reports.

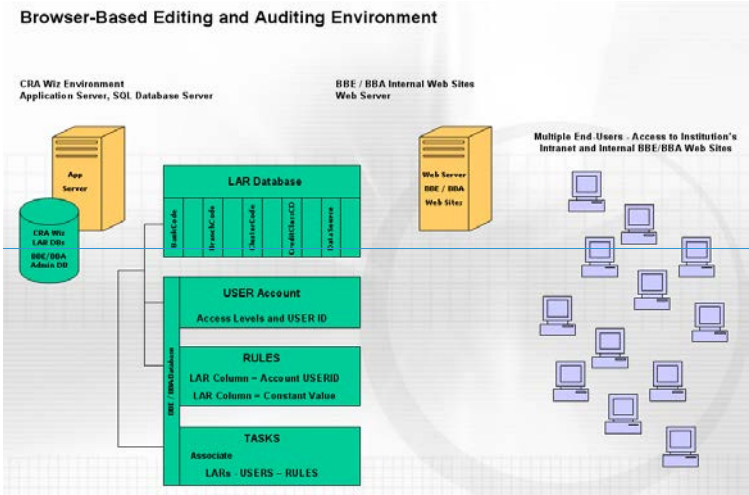
BBE Client Application Overview

The **Browser Based Editing (BBE) Client application** is used to access and edit and audit loan data. With BBE Client, non-CRA *Wiz* users can update and supplement information in LAR data.

You use Microsoft Internet Explorer 6.0 (or later) Web browser to access BBE Client. Use of BBE Client assumes your institution has configured your connection to the BBE application and database server(s), and you have a valid client application user account login and password.

If one or more of these components are not configured, please contact your internal BBE Administrator.

Editing and Auditing Environment



Typical Generic Work Flow — HMDA & HMDA DF (Dodd Frank) Data Editing Process

1. BBE designated administrator, typically the primary CRA *Wiz* user responsible for managing the data correction process, manages the process to allocate and maintain BBE user accounts, and also manages the editing requirements and tasks. Tasks define which LAR database files are accessible, how record access is determined, under which conditions are files/records accessible (rules), how long are files accessible for editing, which users can change data, what data can be changed, etc.
2. BBE end users responsible for data review, correction and validation log in to the Browser Based editing client application via an Internet browser, with a user-specific account and associated permissions.
 - The BBE user workstation needs no software or special configuration other than connectivity via the institution's internal intranet and an Internet Browser, and Adobe Acrobat PDF Reader is needed for viewing edit reports.
3. BBE end users access specific loan application records within designated LAR databases - based on the set-up of the user accounts and edit task definition as determined by the BBE administrator.
 - All account and access permission information is set-up and maintained by the CRA *Wiz*/BBE designated administrator.
 - Access to the records and LAR files can be very broad or very narrow, depending on requirements. The BBE end user can view summary and detailed edit reports, access loan application records in a standard HMDA -edit view to apply data corrections, and validate and comment on Quality edits.
4. BBE users apply changes and additions directly back to the CRA *Wiz* LAR database(s).
5. Results of changes are captured and maintained in the CRA *Wiz* LAR database, and are accessible in a real-time environment, supporting the analysis of the changes via reports produced from CRA *Wiz*.

User Role Summary

BBE End-Users - Loan Origination Staff, Loan Audit Staff, etc.

-- Access, Review and Update Loan Application Data

1. Access to edit loan data via BBE interface
 - Basic login and access -- application easy to learn and become comfortable with capabilities and functionality
2. Review of detail and summary edit reports -- standard government definitions and custom edits, if applicable -- to determine which records need attention (review and/or edit)
3. Ability to review and update information and correct edits -- required to be cured for annual submission -- including validation of quality edits and ability to capture comments on quality edits
4. Ability to audit information in loan file against information captured in system and document results of audit - customized for each institution's requirements
5. Option to geocode modified addresses instantly, or send modified address back to CRA Wiz LAR for geocoding from central CRA Wiz functionality
6. Option to calculate rate spread values when appropriate data is supplied; or send information to CRA Wiz LAR for rate spread calculation from central CRA Wiz functionality

BBE Administrative Users (typically CRA Wiz Users)

-- Manage Data Editing/Auditing Process

1. Maintain user accounts
 - a. Determine which employees are allowed to access LAR data; levels of access and update capabilities
2. Manage access to data and access conditions
 - a. Control which loan databases are accessible, and designate how the loan application records are distributed; determine how long should the LAR databases be accessible, etc.

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BBE Client Application Process Flow

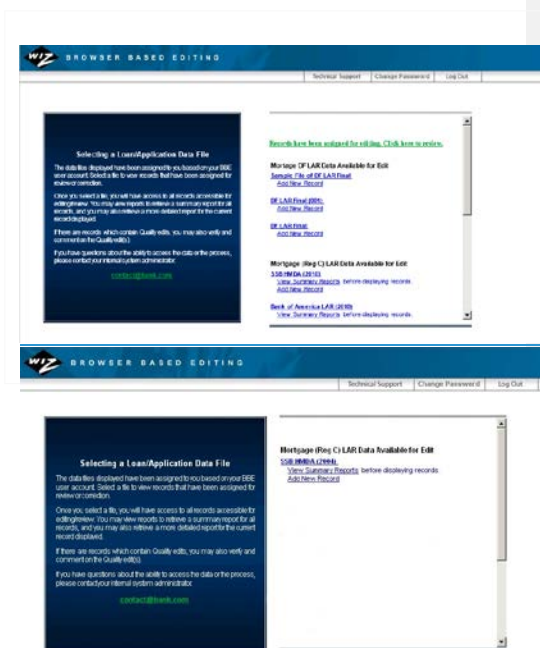
Login Page

- Supply username and password
- Validate account information
- Query for relationship to active tasks
- Returns File Selection View page



File Selection Page

- Accessible database files are displayed based on association as defined in active tasks
- Select LAR database file or view Summary Edit report
- Returns standard Edit View page
- Add new record (if admin has enabled as a task)
- Returns new record page with empty fields for data entry.



CRA Wiz Browser-Based Editing and Auditing Client Application User Guide

HMDA 2004 Standard Edit Page

- Initial standard Edit View page is returned for the selected LAR database file
- Edit data, view edit reports, modify and geocode addresses, and/or calculate rate spread, and save changes to CRA Wiz LAR database
- *Modification of standard layout, and additional page layouts with user-defined fields are possible through customization for each institution*

The screenshot shows the 'CRA WIZ DATA EDIT MODULE' interface. At the top, there's a navigation bar with links: Home, Edit, View Edit Record, Technical Support, and Log Out. Below this, the page title is 'Application 9 999999' and 'Record #1 of 12'. The main area is divided into several sections for data entry:

- Application Data:** Application Date (12/22/2004), Loan Type (1 - Conventional), Loan Amount (125,000), Property Type (1 - Single-Family), Purpose (1 - Home Purchase), Income (200,000).
- Occupancy:** (Blank), Loan Status (1 - First Lien), Rate Lock Date (Blank).
- Address:** Address (1 - American Indian), City (Blank), State (MA), Zip (02108).
- Geocode:** FIPS State (25), FIPS County (019), FIPS Census Tract (010100).
- Other Fields:** Action Date (12/22/2004), Action Taken (1 - Originated), Denial Reason 1 (1 - Credit History), Denial Reason 2 (Blank), Denial Reason 3 (Blank), Purchaser (1 - Not Sold), HMDA Status (2 - Not a HMDA Loan).

At the bottom, there's a status bar showing 'Valid/Custom Fields: 1020, 1080' and 'V338 - Occupancy is missing or does not equal 1, 2, or 3'.

End User Guide

The sections which follow in this **End User Guide** cover these functional areas:

- Accessing the BBE Client Application
- Selecting LAR files for Edit and/or Audit
- Edit View Page Functional Review
- Finding Specific Records
- Producing Edit Reports
- Editing Data including Requesting Edit Checks, Requesting Geocodes, Validating Quality Edits and Saving Changes to the CRA Wiz Database
- For a complete listing of all sections contained in this Guide, please refer to the **Table of Contents**

Note: Although this Guide contains references and some general explanations of the HMDA data submission process and requirements, it is assumed BBE end users are generally familiar with their institution's internal processes and expectations in the mortgage data editing environment. This Guide focuses on the functionality of the BBE Client Application tool.

FFIEC HMDA References

General Overview of HMDA and HMDA Submission Guidelines

For current edit definitions and additional explanations, please refer to the FFIEC and CFPB web sites:

<http://www.ffiec.gov/hmda/default.htm>

<https://www.consumerfinance.gov/data-research/hmda/for-filers>

HMDA Edit Definitions

For current edit definitions and additional explanations, please refer to the FFIEC web site and the section for edit checks: <http://www.ffiec.gov/hmda/edits.htm>

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HMDA Required Fields – Code Definitions

The FFIEC HMDA Edits reference documents contain a code sheet providing the standard code definition values for all required HMDA submission fields; the code sheet is also included at the end of this Guide for your reference.

Login View Page

The Login View page of the BBE Client Application allows for manages use and access to loan application data for each specific BBE user.



Overview

To access the BBE Admin application, you use Microsoft Internet Explorer 6.0 or later to connect to the BBE application web site and supporting components. The client web page link displays the BBE Client Login screen, which you use to enter your account UserName and Password. For security purposes, you must enter this information each time you want to access BBE Client functionality.

End users should be notified of their BBE account information and internal procedures in place for notification that edit tasks are available.

Note: The Web link you use to connect to BBE Client is unique to your institution's configuration of BBE's application and database servers. If you do not have the web page link for BBE Client, please contact the BBE Administrator within your institution.

Accessing the BBE Client Application

To log into BBE Client, follow these steps:

1. In the **Login** view page of the BBE Client application, enter the following information:
 - **User Name:** Typically the user name is the same as your email address account (yourname@institutionname.com). Each institution establishes their own account conventions. UserName values are not case-sensitive.
 - **Password:** At least six characters in length. Note: If you are logging into BBE Client for the first time, you should be supplied

with a default password which must be changed upon first use.
Password values are case sensitive.

2. Click the **Login** button. The software displays the File Selection view page and presents LAR data files available for edit and/or audit. If you receive an Invalid Username / Invalid Password message, check your Username / Password values and ensure they are entered correctly.

Changing the User Account Password

To change you BBE Client Application password, follow these steps:

1. From the **File Selection** view page, select **Change Password** from the application menu.

File Selection View Page



The **Change Password View** Page is returned:



Change Password

Change Password

Login:

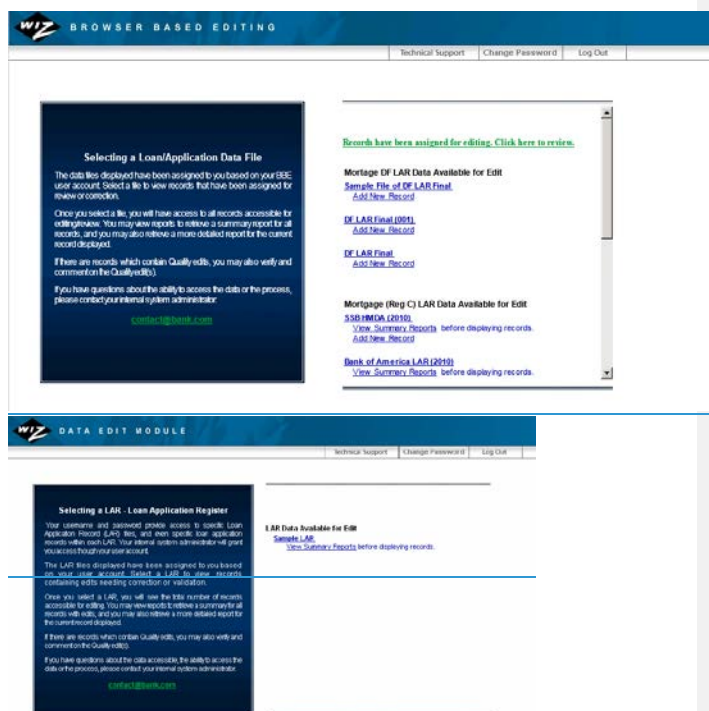
New Password:

Confirm Password:

2. In the **New Password** text edit, enter your new password value.
 - **Password:** At least six characters in length. Note: If you are logging into BBE Client for the first time, you should be supplied with a default password which must be changed upon first use. Password values are case sensitive.
3. In the **Confirm Password** text edit, enter your new password value a second time to confirm accuracy.
4. Choose **Save**.

You will be returned to the File Selection view page

File Selection View Page



Overview

The **File Selection** view page displays the LAR (loan application register), files available to each user for the purpose of editing and/or auditing loan information. The LAR files displayed are result of the user's account association with active tasks and can vary amongst individuals. When a file link is selected, the user is directed to the standard edit view page(s).

If an overview of the records contained in the available file is desired before proceeding to the edit view, a summary edit report can be viewed before selecting the LAR file. If there are no LAR files listed in the File Selection view page, the user does not currently have access to any active tasks for editing or auditing.

Procedures

The following sections provide information on:

- Selecting LAR Files
- Producing Summary Reports
- Adding New Record

Selecting LAR Files

To select a LAR file for edit or audit:

1. In the **File Selection View** page, click the ***CRA Wiz LAR name*** link.
2. The software displays the single record standard **Edit View** page.

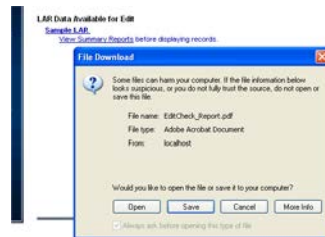
Producing Summary Reports

Note:

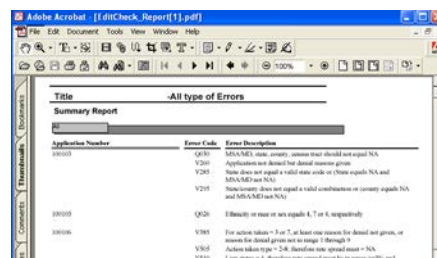
Not available for HMDA DF (Dodd Frank)

To view a summary edit report before selecting a LAR file for edit or audit, follow these steps:

1. In the **File Selection View** page, click the **Summary Reports** link just below the corresponding **LAR name**.
2. The edit report is produced in PDF format and the software displays a dialogue allowing either the Open or the Save of the edit report file.



3. To open the report, select **Open**; the PDF Reader will display the edit report in the Acrobat Reader software.



From the PDF reader, the report can be reviewed on-line, or printed.

4. To save the report, select **Save**, and choose a location to which to save the PDF format of the edit report.

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CRA Wiz Browser-Based Editing and Auditing Client Application User Guide

Note: Since the edit reports can be produced upon demand at any time from within the BBE Client Application, it is not typically necessary to Save edit reports.

Adding New Record

To add a new, blank record to your data file, follow these steps:

Note:

This feature is active only if has been enabled as a task by the BBE admin.

1. In the **File Selection View** page, click the **Add New Record** link located just below the corresponding **LAR Name**.

The software displays the single record standard **Edit View** page. Note that all of the fields are blank.

2. Use the drop-down menus and text fields to enter your loan data.
3. Calculate rate spread, request a geocode, and request an edit check for the record, as needed, using the corresponding buttons located at the top right of the screen.

Note:

For more information on these functions, refer to the relevant section in this user guide.

4. To save your changes, click the **Save to Database** button.
5. When you are finished, click the **Back** button in your browser to return to the File Selection View page. From here, you can add another new record or edit existing records in your data file.

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CRA Wiz Browser-Based Editing and Auditing Client Application User Guide

HMDA 2004 Standard Edit View Page

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HMDA DF (Dodd Frank) Edit View Page

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Overview

The Standard Edit View page provides access to the loan records within the selected LAR. In general, the interface supports the review and edit of loan information.

The application menu supports functionality including locating specific records, and access to produce detail and summary edit reports. The header area shows identifying information about the LAR file and the current record set, and supports navigation, as well as requesting information about the data and saving changes to the loan record.

The standard mortgage edit view is a single page containing primarily the data elements required for HMDA submission, and also includes a few additional supporting fields - address information for obtaining FIPS geocode values (address, city, state and zip code), and optional supplemental data used in the calculation to determine rate spread (loan term, rate lock date and APR). The standard layout may be customized for each institution, and may even include data fields that are specific to the audit of a loan record. Depending on the type of access each user is granted, either all data fields, or a subset of the data fields will be accessible.

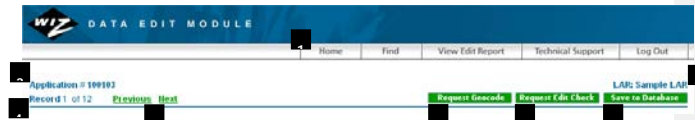
The lower portion of the edit view page displays specific edit information about the current record and provides links to acquire additional information about the edits and allows for the validation of quality edits that may be present on a record.

The following sections provide additional detail for each area of the Edit View Page.

CRA Wiz Browser-Based Editing and Auditing Client Application User Guide

Application Header

The header area displays:



1. Client Application menu
2. CRA Wiz LAR File Name
3. [Current record's Application Number](#)
[3-a. Note: Not available for HMDA DF](#)
4. Current record number pointer and total number records in edit/audit set
5. Navigation links for Previous and Next to move through the record set
6. Request Geocode: Function button for requesting a geocode of modified address information
7. Request Edit Check: Function button for requesting an edit check of the current record values
[7-a. Note: Not available for HMDA DF](#)
8. Save to Database: Function button for saving changes to the CRA Wiz LAR database file

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Application Menu

The application menu contains the following standard functions:



1. **Home:** Returns to the File Selection View page
2. **Find:** Supports search for a record by Application Number or by Address
3. **View Edit Report:** Produces PDF format edit reports
 - a. Detail Report
 - [b. Summary Report](#)
[b-i. Note: Not available for HMDA DF](#)

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CRA Wiz Browser-Based Editing and Auditing Client Application User Guide

4. **Technical Support:** Can be configured to display contact information of the institution's internal BBE Administrator
5. **Log Out:** Signs the current user out of the Client application and returns to the Login View page

Application Data Fields - Standard HMDA/Mortgage View

The screenshot displays the 'CRA Wiz DATA EDIT MODULE' interface. At the top, there is a navigation bar with links: Home, Find, View Edit Report, Technical Support, and Log Out. Below this, the application details are shown: Application # 188183, Record 1 of 12, and LAR: Sample LAR. A status bar at the top right includes buttons for Request Success, Request Edit Check, and Save to Database. The main form is divided into several sections. On the left, there are fields for Application Date (02/18/2004), Loan Type (1 - Conventional), Loan Amount (25.00), Property Type (1 - One to Four-Family), Purpose (1 - Home Purchase), and Income (NA). In the center, there are fields for Occupancy (1 - Owner Occupied), PreApproval (1 - Preapproval requested), Lien Status (1 - First lien), Rate Spread (NA), Loan Terms (30), and Rate Lock Date. On the right, there are fields for Action Date (04/22/2004), Action Taken (1 - Originated), Denial Reason 1 (6 - Unverified Info), Denial Reason 2 (7 - Credit to Income), Denial Reason 3 (3 - Credit History), Purchaser (6 - Unverified Info), and HOEPA Status (6 - Mortgage Insurance Denied). At the bottom, there are fields for Race (3 - Black or African A), Ethnicity (4 - Not Applicable), and Sex (1 - Male).

Data Field Types

Data fields are comprised of text edit free form data entry fields (income, loan amount, etc.), and drop-down menu list boxes that contain the possible standard FFIEC HMDA defined values (occupancy, action, denial reasons, etc.).

Data Field Access – is this available for HMDA DF

Depending on the user's level of access, either all data fields or a subset of data fields will be accessible. If a user has restricted access, only columns that are associated with the active edits tied to the current record will be accessible. For example, the access below shows a user with restricted access viewing a record with three active edits: V385, V505, and V510. Only the fields high-lighted in yellow are accessible to the user - all others are disabled. The fields high-lighted in yellow are those that are directly associated with the three edits in question: V385, V505, and V510.

Commented [MM1]: No - let's talk about getting this in the scope of whatever our next release is. It's partially dependent on having HMDA edits incorporated, but there's other things to consider as well. For now, the ideal would be if the user as the Audit access level, they have read-only access. If they have Edit - Restricted or Edit - Unlimited, they should be able edit every field. If we missed the read-only part in 7.3, it's not a huge deal if Audit gets the ability to edit the data in the record.

CRA Wiz Browser-Based Editing and Auditing Client Application User Guide

The screenshot displays the 'CRA Wiz DATA EDIT MODULE' interface. At the top, there are navigation links: Home, Find, View Edit Report, Technical Support, and Log Out. Below this, the application is identified as 'Application # 000000' and 'Record 1 of 3'. A 'Request Edit Check' button is visible. The main form contains fields for Application Date, Loan Type, Loan Amount, Property Type, Purpose, Income, Occupancy, Preapproval, Lien Status, Rate Spread, Loan Term, Rate Lock Date, APR, Action Date, Action Taken, Denial Reason 1, Denial Reason 2, Purchaser, and HOEPA Status. A 'View Edit Errors - Web Page Dialog' box is open, showing a list of errors: V385, V505, V510, V239, and Q030. The dialog also includes a 'Validity/Syntax Edits' section with a list of error codes and their descriptions.

Record Edit Information – [Note: Not available for HMDA DF](#)

Validity/Syntax Edit and Quality/Custom Edit Links

The edits present on the current active record are shown in the lower left portion of the Edit View page as shown in the example below.

This screenshot shows a detailed view of the error list. It includes a table with columns for 'Error Code', 'Error Description', and 'Error Type'. The errors listed are V239, V260, Q030, V239, and Q030. The 'Error Type' column indicates whether the error is a 'Validity/Syntax Edit' or a 'Quality/Custom Edit'. The 'Error Description' column provides a brief explanation of the error.

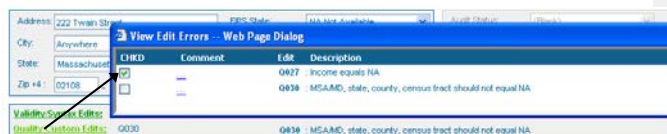
The active edit code(s) are displayed in two areas: one section for **Validity** and/or **Syntax** edits, and one section for **Quality** and/or **Custom** edits. The description of the first edit code for each type is displayed to the right of the edit code display. If there are multiple edits within the edit types, selecting the active link will display the additional detail as shown in the example for the **Validity/Syntax Edits** below.

This screenshot shows a detailed view of the error list, similar to the previous one, but with a 'View Edit Errors - Web Page Dialog' box open. The dialog box displays a list of errors: V239, V260, Q030, V239, and Q030. The 'Error Type' column indicates whether the error is a 'Validity/Syntax Edit' or a 'Quality/Custom Edit'. The 'Error Description' column provides a brief explanation of the error.

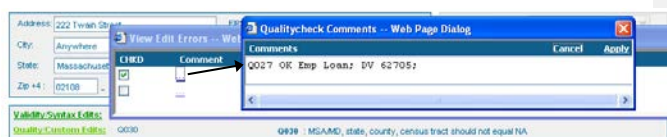
The link display for **Validity/Syntax Edits** is for informative purposes only.

CRA Wiz Browser-Based Editing and Auditing Client Application User Guide

The link for the **Quality Edits** provides additional detail descriptions if there are multiple quality edits on a record, and also provides the ability to validate the quality edit.



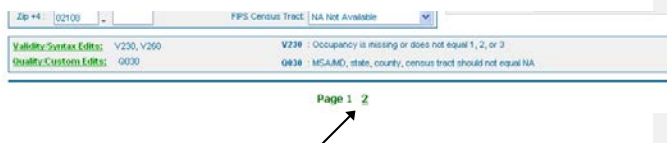
If the value or values in the loan application record prompting the quality edit are correct, the edit can be “checked off” as shown above, and if warranted, have supporting comments added to the loan file as shown below.



For details on this functionality, refer to the section that follows for Quality Edits - Validation and Comments, page 20.

Page Footer [HMDA](#)

If the configuration of BBE in your environment supports multiple edit page views, page navigation is managed in the footer area of the edit view by clicking on the appropriate page number link.



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BBE Client Application Procedures

The functionality listed below is described in the following sections of this Guide:

- Viewing and Navigation
- Finding Records
- Generating Edit Reports

- Viewing Edit Checks
- Quality Edits - Validation and Comments
- Editing Data
- Requesting Edit Checks
- Requesting Geocodes
- Saving Changes to the CRA Wiz LAR Database

Viewing and Navigating the Record Set

The standard **Edit View** page displays the collection of records from the previously selected LAR file a single record at a time.

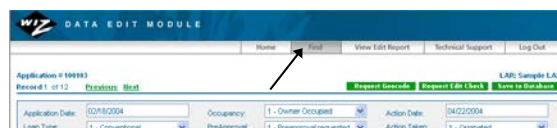
To view and move through the records in the selected LAR, do the following:

1. To view the next record - Click the **Next** link.
2. To view the previous record - Click the **Previous** link.

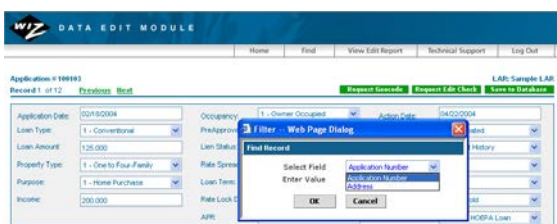
Finding Records

If you want to locate a specific record within the LAR, follow these steps:

1. Click **Find** from the application menu.



2. The software displays the **Find Record** dialog.



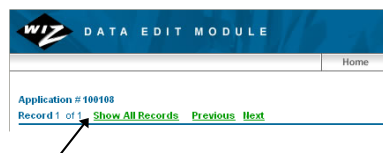
3. From the **Select Field** drop-down menu, select one of the following record fields on which to base your search:
 - a. Application Number
 - b. Address

Finding Records *continued*

4. In the **Enter Value** field, enter the following information:
 - a. If you selected **Application Number** in the previous step, enter the application number of the record you want to find.
 - b. If you selected **Address** in the previous step, enter the address of the record you want to find.
- Note: Only records with exact matches are returned.
5. Click the **OK** button. The software either displays the record(s) which match the requested value, or if there are no matching values in found, the "No records meet the specified filter criteria." will be returned.

Returning to the Original Record Set

When the records are returned using the Find function, a **Show All Records** link is added to the record navigation area. When selected, the user is returned to the first record in the original record set.



Generating Edit Reports – [Not available for HMDA DF](#)

You can generate two types of edit reports:

- Detail Edit Report - Displays errors by loan record as sorted by application number. The detail report includes the current data contained in each loan record field and a list and description of the edits on the record (see sample that follows).
- Summary Edit Report - Displays a list of loan records that contain errors, sorted by application number. Each loan record entry contains a list of edit checks for that record and a definition for each edit check (see sample that follows).

CRA Wiz Browser-Based Editing and Auditing Client Application User Guide

Generating Edit Reports *continued*

To generate edit reports, follow these steps:

1. In the **Edit View** page menu, choose **View Edit Report**. The software displays a drop-down menu.
2. Select one of the report options - Detail for the current record, or a Summary for all records
3. The edit report is produced in PDF format and the software displays a dialogue allowing either the Open or the Save of the edit report file.
4. To open the report, select **Open**; the PDF Reader will display the edit report in the Acrobat Reader software.

Detail Report Sample - Current Single Record

Detail Record Exceptions - HMDA 2005 - All types of errors

LAR detail error report

1. Application Date	3/16/2004	10. MSA/MD	14484	19. CoApp Sec	2
2. Loan Type	1	11. State	35	20. Income	98,000
3. Property Type	1	12. County	025	21. Purchaser	0
4. Purpose	1	13. Current Trust	0107.00	22. Denial Reason 1	
5. Occupancy	1	14. Ethnicity	4	23. Denial Reason 2	
6. Loan Amount	326,000	15. CoApp Ethnicity	4	24. Denial Reason 3	
7. PreApproval	1	16. Race 1 2 3 4 5	1 3 4 2 5	25. Rate Spread	0
8. Action Taken	3	17. CoApp Race 1 2 3 4 5	4 1 2 3 5	26. HOREPA Status	2
9. Action Date	4/22/2004	18. Sex	1	27. Loan Status	1

Errors:

V305 Action taken type = 2-8, therefore rate spread must = NA

V305 For action taken = 3 or 7, at least one reason for denial not given, or reason for denial given not in range 1 through 9

V310 Loan status = 1, therefore rate spread must be in range >=3% and <=99.99% or NA

Total No of Records: 1

Summary Report Sample - All Records

Summary Report

Application Number	Error Code	Error Description
100103	Q030	MSA/MD, state, county, current trust should not equal NA
	V200	Application not denied but denial reason given
	V205	State does not equal a valid state code or (State equals NA and MSA/MD not NA)
	V205	State/county does not equal a valid combination or (county equals NA and MSA/MD not NA)
100103	Q026	Ethnicity or race or sex equals 4, 7 or 8, respectively
100106	V305	For action taken = 3 or 7, at least one reason for denial not given, or reason for denial given not in range 1 through 9
	V305	Action taken type = 2-8, therefore rate spread must = NA
	V310	Loan status = 1, therefore rate spread must be in range >=3% and

Viewing Edit Checks – not available for HMDA DF

The software lists the active displayed loan record's Validity/Syntax and/or Quality edit (error) checks at the bottom of the standard Edit View page. The description of the first edit code for each type is displayed to the right of the edit code display. If there are multiple edits within the edit types, selecting the active link will display the additional detail descriptions.

To view edit check definitions, follow these steps:

1. At the bottom of the Edit View page, click either the **Validity/Syntax Edits** or **Quality Edits** link.



The software displays the View Edit Errors dialog box. The dialog box displays a list of each edit check code and associated definition



2. To close the dialog box, click close button (X) located at the top right corner.

The link display for **Validity/Syntax Edits** is for informative purposes only.

The link for the **Quality Edits** provides additional detail descriptions if there are multiple quality edits on a record, and also provides the ability to validate and comment the quality edit. See below for additional detail.

Quality Edits - Validation and Comments

If the values in the loan application record prompting quality edits are correct, each quality edit can be validated or "checked off", and if necessary, comments can be captured to explain the validation.

To validate and comment on quality edits, follow these steps:

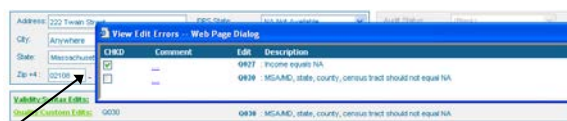
1. At the bottom of the Edit View page, choose the **Quality Edits** link.

The detail description dialogue window will display each quality edit and description for the active record.

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Quality Edits - Validation and Comments *continued*

- For the quality edits that are valid, mark (select) the checkbox in the left margin in the column labeled "CHKD", as shown in the example below:



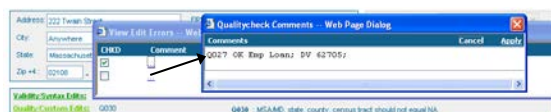
- Repeat as needed for each valid quality edit.
- If Comments are not needed, or your institution does not track Comments in the LAR and you are finished, capture the change by closing the window. To close the window, click close button (**X**) located at the top right corner.

When the window is closed, each quality edit checked off as valid will no longer be displayed next to the Quality Edit link.

The changes will be saved to the LAR database when the **Save to Database** function is applied to the current record.

Optional - Adding Comments

- To add comments explaining the validation of quality edits, select the corresponding ellipses (**...**) link in the Comment column.



- A dialog will allow free form entry of text to describe why the quality edit is valid.

If there are multiple quality edits, all comments are tracked in the same data column. The comments should be specific to and identify each quality edit checked.
- To save changes and current text in the Comments field, select **Apply**.

If the most recent addition to the text should not be saved, choose **Cancel**.
- Close** the Quality Edit description window by choosing the close button (**X**) located at the top right corner.

The changes will be saved to the LAR database when the Save to Database function is applied to the current record.

Editing Data

After you have determined which edits your records contain and which data needs to be changed and/or corrected, you use the standard **Edit View** page to make changes to the loan information.

The basic procedure for editing data is as follows:

1. Make appropriate changes to loan record fields as required.
2. Request edits be checked, if appropriate.

You may or may not want to request edits be checked after making changes to loan information. If a record contains an edit or two and you know you the corrections have been applied appropriately, it is not necessary to Request Edit Check after making the changes. The changes can be saved directly to the LAR database and the Request Edit Check step can be bypassed.

If there are multiple edits on a record, and you want to check to see if the edits have been cured, and ensure that additional edits have not been created, it is recommended that the Request Edit Check service be engaged before saving the changes back to the LAR database.
3. Save the changes back to the LAR database.
4. If the software reports additional errors when you submit the changes, repeat steps as necessary.

Calculating Rate Spread

Optional: As an optional service, rate spread values can be calculated for appropriate records if supporting information is supplied in the fields for loan term, rate lock date and APR. Otherwise, information supplied in these fields is saved back to CRA Wiz and rate spread values are calculated using CRA Wiz functionality.

Requesting Edit Checks – [Not available for HMDA DF](#)

After modifying data in a loan record, you can confirm that your changes did not create additional errors by using the **Request Edit Check** function. If any errors are found, you can correct them before saving your changes to the database.

To request an edit check of the current loan record, do the following:

1. Make appropriate changes to loan information
2. Choose the **Request Edit Check** function button

3. The software updates the information displayed in the edit check link section located at the bottom of the view page, or returns an appropriate message.

Requesting Geocodes

Optional: As an optional service, address information that is modified can be geocoded by the end-user. Once address information is modified in the Edit View page, you can **Request Geocode** to apply the updated FIPS codes for State, MSA, County and Census Tract. Otherwise if the Geocode service is not active, information supplied in the address fields is saved back to CRA Wiz and geocode values are obtained using CRA Wiz functionality or other method.

To request a geocode of a modified address, do the following:

1. Make appropriate changes to the address information – address, city, state and ZIP code values
2. Choose the **Request Geocode** function button
3. The software updates the information displayed in the FIPS code fields for State, MSA, County and Census Tract, or returns an appropriate message.
4. Changes are saved or discarded with the end-resulting action on the current record - saving changes or canceling the transaction

Saving Changes

After changes have been made to the loan record, you must save your changes back to the CRA Wiz LAR database.

To save your changes, do the following:

1. Choose the **Save to Database** function button.
2. The software saves your changes.

If there are errors or other issues with the loan record, the system will display a description of the appropriate information.

Auditing Data

Overview

The loan audit process is specific to each institution's requirements and is configured on a custom basis. The Audit columns displayed in the standard edit view are for example purposes only. As a default, and without customization, Audit users can review loan information displayed in each record without having the capability to apply any changes to the loan database—standard HMDA fields or the sample audit fields.

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BBE Standard Edit View

Mortgage/HMDA Required Fields

ID	Column/Field Name
1	Applicant Ethnicity
2	Applicant Income
3	Applicant Race 1
4	Applicant Race 2
5	Applicant Race 3
6	Applicant Race 4
7	Applicant Race 5
8	Applicant Sex
9	Co-applicant Ethnicity
10	Co-applicant Race 1
11	Co-applicant Race 2
12	Co-applicant Race 3
13	Co-applicant Race 4
14	Co-applicant Race 5
15	Co-applicant Sex
16	Date -- Action
17	Date -- Application
18	Denial Reason 1
19	Denial Reason 2
20	Denial Reason 3
21	FIPS Census Tract Code
22	FIPS County Code
23	FIPS MSA Code -- (MSA/MD)
24	FIPS State Code
25	HOEPA Status
26	Lien Status
27	Loan Amount
28	Loan Purpose
29	Loan Type
30	Loan/Application Number
31	Owner Occupancy
32	Pre-Approval
33	Property Type
34	Rate Spread
35	Type of Action
36	Type of Purchaser

Mortgage/HMDA Supplemental/Optional Fields

ID	Column/Field Name
1	Address
2	City
3	State Abbreviation
4	ZIP
5	ZIP4
7	Rate Lock Date
8	APR
9	Loan Term
10	Edit Status
11	Quality Check Status
12	Quality Check Comments

HMDA Required Fields — FFIEC Code Definitions (Taken from 2005 FFIEC Edit Reference)

LOAN/APPLICATION REGISTER CODE SHEET

Use the following codes to complete the Loan/Application Register. All columns (except Reasons for Denial) must be completed for each entry. See the HMDA LAR instructions for explanations regarding the proper use of each code listed below.

Application or Loan Information		Action Taken: (I)	Type of Purchaser: (Y)
Loan Type: (C)		1 -- Loan originated 2 -- Application approved but not accepted 3 -- Application denied by financial institution 4 -- Application withdrawn by applicant 5 -- File closed for incompleteness 6 -- Loan purchased by your institution 7 -- Preapproval request denied by financial institution 8 -- Preapproval request approved but not accepted (optional reporting)	0 -- Loan was not originated or was not sold in calendar year 1 -- Farmer Mac 2 -- Ginnie Mae 3 -- Freddie Mac 4 -- Farmer Mac 5 -- Private securitization 6 -- Commercial bank, savings bank or savings association 7 -- Life insurance company, credit union, mortgage bank, or finance company 8 -- Affiliate institution 9 -- Other type of purchaser
Property Type: (D)		Applicant Information	Reasons for Denial (optional reporting) (W)
1 -- One to four-family (other than manufactured housing) 2 -- Manufactured housing 3 -- Multifamily		Ethnicity: (O) (F) 1 -- Hispanic or Latino 2 -- Not Hispanic or Latino 3 -- Information not provided by applicant in mail, Internet, or telephone application (see App. A, I.D.2) 4 -- Not applicable 5 -- No co-applicant	1 -- Debt-to-income ratio 2 -- Employment history 3 -- Credit history 4 -- Collateral 5 -- Insufficient cash (downpayment, closing costs) 6 -- Unverifiable information 7 -- Credit application incomplete 8 -- Mortgage insurance denied 9 -- Other
Purpose of loan: (E)		Race: (Q) (R) 1 -- American Indian or Alaska Native 2 -- Asian 3 -- Black or African American 4 -- Native Hawaiian or Other Pacific Islander 5 -- White 6 -- Information not provided by applicant in mail, Internet, or telephone application (see App. A, I.D.2) 7 -- Not applicable 8 -- No co-applicant	Other Data HOEPA Status (only for loans originated or purchased): (Y) 1 -- HOEPA loan 2 -- Not a HOEPA loan
Owner-Occupancy: (F)		Sex: (S) (T) 1 -- Male 2 -- Female 3 -- Information not provided by applicant in mail, Internet, or telephone application (see App. A, I.D.2) 4 -- Not applicable 5 -- No co-applicant	Loan Status (only for applications and originations): (Z) 1 -- Secured by a first lien 2 -- Secured by a subordinate lien 3 -- Not secured by a lien 4 -- Not applicable (purchased loans)
1 -- Owner-occupied as a principal dwelling 2 -- Not owner-occupied 3 -- Not applicable			
Preapproval (home purchase loans only): (H)			
1 -- Preapproval was requested 2 -- Preapproval was not requested 3 -- Not applicable			