





Compliance Solutions

HMDA *Wiz* User Guide for ICE Mortgage Technology Encompass

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1.0	11/17/2020	Andrew Sheeran	Initial Creation
2.0	06/16/2021	Andrew Sheeran	Updated to reflect new branding & recent cosmetic
			changes to the integration and website
3.0	10/30/2024	Andrew Sheeran	Updated to remove the self-service section

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ICE Mortgage Technology[™], a division of Intercontinental Exchange, Inc. (NYSE: ICE), is the leading cloud-based loan origination platform provider for the mortgage industry. ICE Mortgage Technology[™] solutions enable lenders to originate more loans, lower origination costs, and reduce the time to close, all while ensuring the highest levels of compliance, quality, and efficiency. Visit icemortgagetechnology.com or call 877.355.4362 to learn more.

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1 Introduction

Wolters Kluwer has partnered with ICE Mortgage Technology[™] to bring HMDA data management and compliance to Encompass users via an integration with its HMDA *Wiz* product. Licensed HMDA *Wiz* users can utilize this integration to submit real-time requests at the application level for data validation (using the CFPB's HMDA edit checks), compliance grade geocoding, and up to date rate spread calculations. Encompass users also have the option of running the same set of HMDA data management requests for batches of records. Batch services also include the ability to create an institution's submission file and submission related reports. Institutions licensed for the integration will enjoy the seamless integration that allows the results from each of these tools to be propagated directly into loan applications within Encompass. For example, when a user geocodes the address on an application, the geographic information returned (MSA, State, County, and Census Tract) will be populated within the record in Encompass.

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	Welcom	e to CRA M Andrew.Sheer	liz Saa an@wolte	S [®] and HMD	a Wiz°	
Announcements					Favorites	
HMDA Wiz 5.0 Release				<u>^</u>	FILES	
HMDA Wiz has been updated to Ver in Version 5.0, please click the link	sion 5.0. For a detaile below.	d list of changes an	d enhancem	ents included	HMDA DF	×
Read more				_		
					IMPORT FORMATS	
HMDA WIZ 4.12 Release					HMDA DF	
HMDA Wiz has been updated to Ver included in Version 4.12, please clic	sion 4.12. For a detaile k the link below.	d list of changes ar	id enhancen	ents	Standard CFPB HMDA DF - 2018	×
Read more					Small Rusiness and Farm	
For CRA Submission, CRA Wiz SaaS submission file. This file must be en For more information on how to do link below.	vill walk users throug acrypted using the FFI wnload and install th	h the process of cre EC's encryption util is tool and encrypt	ating an erro ity prior to s your CRA.DA	or free ubmitting it. file, click the	Recent activities	
Read more					06/14/2021 06:03:15 PM Records deleted in CRAWIZEXTRACT	1
HMDA Wiz 4.11 Release					06/14/2021 03:08:56 PM	
HMDA Wiz has been updated to Ver	sion 4.11. For a detaile	d list of changes an	d enhancem	ents	Records deleted in ssbhmda	
Read more					ssbhmda.txt imported and updated s in ssbhmda	record
					06/10/2021 05-51-50 PM	

In addition to the functionality embedded in Encompass, licensed institutions will also have access to the HMDA *Wiz* website where they may access additional HMDA data management and analytics. Depending on an institution's HMDA data workflow, they may choose to manage all HMDA compliance tasks within Encompass. Alternatively, institutions may choose to upload their data to the HMDA *Wiz* website via the 'Add Records to HMDA *Wiz*' option available on the HMDA *Wiz* Batch Services page. Once applications have been added to the HMDA *Wiz* website users will have access to additional HMDA management functionality including:

- ✓ Enhanced Data Scrubbing Tools
- ✓ CFPB Exception Reports
- Geocoding Exception Reports
- ✓ Standard HMDA Analytical Reports
- ✓ Mapping (additional license required)

2 Licensing HMDA Wiz for Encompass

Institutions who wish to license the HMDA Wiz integration for Encompass may do so my contacting your WK Account Executive.

2.1 Contact your Wolters Kluwer Account Executive

Institutions that wish to speak to a Wolters Kluwer representative to ask questions about the HMDA Wiz Encompass license may contact their Account Executive or submit an inquiry through the below URL: https://www.wolterskluwer.com/en/solutions/wiz/technology-and-advisory-services-interest

3 What is included in your HMDA *Wiz* for Encompass license

3.1 Real-time HMDA management at the Application level

- \checkmark Geocode Geocode a loan using the Address, City, State, and ZIP information
- ✓ Rate Spread Calculate the Rate Spread using the Action Taken, APR, Rate Lock Date, Loan Term, and Amortization type information

incompass View Loan Forms Verifs Tools Services Help Imme Preserve Loan Trades Contracts Description Descript	Encompass - Build 20.1.0.15 - https://BE110906	i98.ea.elliemae.net\$BE11090698 - admin - 3011090698	>
Hore Peele Loa Trades Centacia Dashboard Reports	ncompass View Loan Forms Verifs	Tools Services Help	
	Home Pipeline Loan Trades Contacts	s Dashboard Reports	
1 30 turner st South Waltham, MA 02453 Ext. 10000041 LTV: 100.0001000.0002 Rate: 3.500% Ext Cosing Date: // 1 20 turner st South Waltham, MA 02453 Ext. 10000041 DT: / Not Locked Image: South User 1 20 turner st South Valtham, MA 02453 Image: South Valtham, MA 02453 HMAC Anformation AUS Tracking PHA Management USDA Management 1 20 turner st South Valtham of turner st South Valtham st South Valtham of turner st South Valtham of turner	Borrowers Tom and Gisele Brady	✓ Ľ	📫 efolder 📕 🖨 🖉
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Processing expected 0107718 Conduct LDP/05A Search ex; 011118 Conduct LDP/05A Search ex; 011118 Cottan CHAT Alors expected 011178 Repurchase Date Ø1735676929783567692297222222222 Approxit expected 011718 Repurchase Date Ø172819 Desc Out expected 0112816 Repurchase Date Ø172019 Desc Out expected 0127816 Sherpicets 100772019 Purchasine expected 0127816 Cosing Date Ø172019 Cosing Date Ø172019 Cosing Date 10072019 Cosing Daturer st	16 Alerts & Messages Log	HMDA Information AUS Tracking FHA	Management USDA Managem
Forms Tools Services Preapprovals 2. Preapprovals 2. Preapprovals Action Taken 1. Lean originated Additional Disclosures Information Action Method 1. Site-built Action Taken 1. Lean originated FMA Streamlined 1003 Preapprovals 2. Preapprovals 2. Preapprovals 0626/2019 FMA Streamlined 1003 Property Information MSA Number 15764 Additional Requests Information Address 130 turner st MSA Number 15764 City South Watham State MA County Code 017 22 VOE VOE VOE Syste address fields with subject property address Genesus Tract 5684.00 VOM VOH VOH MDA Census Tract 25017 HMDA Census Tract 25017 Burrower Information Vesting V Geocode Rate Spread Edit Check NMLS	Processing expected O1/07/18 Conduct LP/9GA Search exp O1/11/18 Ottain CH/75 Number expected O1/11/18 Ottain RFIA Authorization expe O1/11/18 Ottain RFIA Authorization expected O1/21/18 Pounding expected O1/21/18 Punchasing expected O2/20718 Purchasing expected O2/20718 Valuet	2018 HMDA Originated/Adverse Action Leans HMDA Reporting Year 2019 Reporting LEI Loan is Partially Exemption Universal Loan ID 9783567692278356769222222222 HMDA Profile Hame WKFS Support Test Repurchase Date // ICoan and Origination Information HMDA Transmittal Sheet Apply Darise Coordary Residence 1007/2019 Closing Date 1007/2019 Loan Hompurchase 2.FIA Loan Amount 245,123,33	
Show In Alpha Order Show All Borrower Information	Forms Tools Services Additional Disclosures Information Additional Disclosures Information Settlement Service Provider List FMMA Streamined 1003 Frédie Mac Additional Data Additional Requests Information VOD VOE VOD VOE VOL VOR VOM Statement of Denial Borrower Information Vesting Show in Alpha Order Show All	Preapprovals 2. Preapproval not requested × Action Taken 1. Loan originated × Construction Method 1. Site-built × Action Date 06/26/2019 Property Information 06/26/2019 Image: Construction Method Address 130 turner st County Code 017 City South Waitham State MA State Code Zip 02453 State Census Tract 3884.00 MDA County Code 250177 HMDA County Code 250177 MDA County Code 25017368400 MMLS Borrower Information	

✓ Edit Check – Perform the CFPB's HMDA edit checks

3.2 Batch Services

- ✓ Batch Geocode Geocode all the loan files in a specified date range.
- ✓ Batch Rate Spread Calculate the Rate Spread for all the loan files in a specified date range.
- ✓ Batch Edit Check Validate HMDA data for all the loan files in a specified date range.
- ✓ Reports and HMDA Submission Create reports and generate a HMDA submission file.
- ✓ Download Pending Requests Retrieve most recent batch results, reports, and HMDA Submission files.
- ✓ View Results View batch results, reports, and HMDA submission file for previously processed files.
- ✓ Add Records to HMDA Wiz Upload records to your institution's HMDA Wiz database for additional analysis.
- ✓ Access HMDA Wiz Access your institution's HMDA Wiz portal for additional HMDA data analysis.
- ✓ Login Settings Update Username, Password, Activity Year, and Agency.
- ✓ Documentation HMDA Wiz User Guide for ICE Mortgage Technology Encompass (a link to this guide)

For additional information on Batch Services, please reference Section 4: Working with HMDA Wiz Batch Services.

HMDA Wiz®

🔹. Wolters Kluwer

HMDA Compliance? Don't spend any more time than is necessary.

With Wolters Kluwer Financial Services' HMDA Wiz you will be able to geocode, validate data, run reports, and prepare your HMDA submission file, in a time-effective way.

Batch Geocode

Geocode all the loan files in a specified date range.



Batch Rate Spread

Calculate the Rate Spread for all the loan files in a specified date range.

Batch Edit Check

Validate HMDA data for all the loan files in a specified date range.

Reports and HMDA Submission

Download Pending Requests

Create reports and generate HMDA submission file

Retrieve most recent batch results, reports and HMDA submission files.



View batch results, reports and HMDA submission file for previously processed files.

Add Records to HMDA Wiz

Upload records to your institution's HMDA Wiz database for additional analysis.

Access HMDA Wiz

Access your institution's HMDA Wiz portal for additional HMDA data analysis.

Login Settings

Update User Name and Password.

Documentation

HMDA Wiz User Guide for Ellie Mae Encompass.

Please Note:

For HMDA Wiz users whose contract is coming up for renewal, keep an eye out for an invoice 30-45 days prior to your anniversary date.

For questions regarding your invoice please call 800.552.9410 or email customersupportwizsentri@wolterskluwer.com

Enjoy the benefits of HMDA Wiz

Wolters Kluwer Financial Services is the industry leader in HMDA compliance management and geocoding solutions. HMDA Wiz is an easy-to-use, web-based tool, giving you more robust reporting and data prep functionality but at a cost that still fits your budget. The partnership between Ellie Mae and Wolters Kluwer Financial Services provides:

- Seamless integration with your Ellie Mae software, so there's no need to deal with cumbersome data exports and imports
- Easy web-based set-up and interface
- The same geocoder the federal regulators use

Purchase HMDA Wiz

Questions?

Please contact 800-261-3111 for HMDA Wiz Sales or Support.

4 Admin Setup

As described in the batch services section above the HMDA *Wiz* integration allows Encompass users to export data from Loan Folders or the Reporting Database. To achieve optimal performance when working with large datasets, Wolters Kluwer recommends utilizing the **Reporting Database** option.

If the **Use Reporting Database** is checked, an institution's Encompass Administrator must ensure all required fields have been added to the **Reporting Database**.

Note: If a required HMDA field is missing from the reporting database, users will be presented with an error. The error message will include a list of fields that must be added to the Reporting Database. Users receiving this error can provide this list to their Encompass Administrator so that the appropriate fields can be added.

The user can choose to continue running the export from the loan folders by unchecking Use Reporting Database.

Add Records to	HMDA Wiz		
Loan Activit	y Year: 2020	Date Range Start Date: 01/01/2020 End Date: 12/31/2020	
Database:	HMDF LAR 2020	~	
Loan Folder	s Select All / Deselect All		
(Archivi Adversi Comple My Pipe	ə) a Loans ted Loans Jine J		
Use Rep	porting Database		HMDA Info

4.1 Adding Fields to the Reporting Database

As an Encompass Administrator, access the Encompass Admin Tools > Reporting Database. Click on **Reporting Database** to open a series of dialogs that display the required fields needed to generate reports.

👔 Encompass Admin Tools	_	×
File Help		
🔮 Online User Manager		
🚀 Settings Manager		
Kegister Encompass SDK		
🛐 Version Manager		
🔚 Reporting Database		
M External Reporting Database		
💣 Settings Sync Tool		
🛐 HMDA Batch Update		
🗑 Commitment Terms Data Migration Tool		

Currently, there is a dialog specific to the HMDA Report from the pipeline, ensure you add this list of fields, which will add a subset of the fields needed for the HMDA *Wiz* interface. Then see <u>Appendix A – Reporting</u> <u>Database Fields</u> and add these fields as well.

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When presented with the following dialog, click **Yes** to add this list of HMDA fields. You will also need to manually add the list of fields provided in Appendix A (that were not previously added by this dialog).

Reporting Datab	ase:				
Field ID 🔺	Description				
HMDA.X11 Subject Property Type					
HMDA.X12	Trans Details Preapprovals				
HMDA.X13	Trans Details HOEPA Status				
HMDA.X14	Trans Details Lien Status				
HMDA.X15	Trans Details Rate Spread				
HMDA.X24	Subject Property Exclude from HMDA Report				
MDA.X24	Subject Property Exclude from HMDA Report o add these fields to the Reporting Database now?				

The following dialog opens,

Fields (21683)					Selected Fie	lds (769)			🛛 🞝 🗹	1
Fields Team I	Members Milestones Documents	Tasks	•		Field ID 🔺	Pair	Description	Туре	Size	
			_		2		Total Loan Amt (VW MIP/FF)	Numeric	13	
Find					3		Interest Rate	Numeric	13	
Field ID 🔺	Description	Type	-		4		Term (Mos)	Numeric	13	
6	Fees Line 817 Seller	Numario			5		Total Monthly Payment	Numeric	13	
2	Insurance PMI	String			11		Subject Property Street	String	32	
,	Trans Datails Loan Purnose of	String			12		Subject Property City	String	22	
10	Loan Info Constr Loan Existing	Numeric			13		Subject Property County	String	16	
0	Loap Info Constr Loap Vr Acqui	String			14		Subject Property State	String	2	
20	Loan Into Constr Loan Original	Numeric			15		Subject Property Zip	String	10	
21	Loan Info Constr Loan Lot Valu	Numeric			16		Subject Property # Units	Numeric	13	
22	Loan Info Constr Loan Eor Valu	Numeric		Add 📦	17		Subject Property Legal Desc1	String	50	
2.5	Loan Info Refi Vr Acquired	String			18		Subject Property Yr Built	String	4	
55	Loan Info Refi Original Cost	Numeric		Remove	19		Loan Purpose	String	20	
20	Loan Info Refi Evicting Lian	Numeric			31		Subject Property Title Name 1	String	22	
20	Trans Details Loan Purnose VA	String		>	36	1st	Borrower First/Middle Name	String	20	
20	Loap Info Refilmprovement Co	Numeric			37	1st	Borrower Last Name/Suffix	String	20	
20	Loap Into Refilmprove made	String			38	1st	Borr Age	Numeric	13	
33	Subject Property Manner Held	String			52	1st	Borr Marital Status	String	10	
24	Borr Funds to Close - Down Pv	String			60	1st	Co-Borr Experian Fico	String	10	
25	Trans Details Income of Shous	String			65	1st	Borr SSN	String	11	
36	Borr First Name	String			66	1st	Borr Home Phone	String	16	
30	Borr Lest Name	String			67	1st	Borr Experian Fico	String	10	
39	Borr Age	Numeric			68	1st	Co-Borrower First/Middle Name	String	20	
39	Borr School # Vrs	Numeric			69	1st	Co-Borrower Last Name/Suffix	String	20	
40	Fees Line 1305 Descr	String			70	1st	Co-Borr Age	Numeric	13	
41	Fees Line 1305 Borr	Numeric	~		84	1st	Co-Borr Marital Status	String	10	
<		> Administric			97	1st	Co-Borr SSN	String	11	
					136		Subject Property Purchase Price	Numeric	13	
					138		Est Prepaids	Numeric	13	
					<					>

Prior to clicking **Update**, you can select all other fields that are required for HMDA Reporting, but are missing from the Reporting Database. More than likely, you will need to add all the fields from <u>Appendix A</u>. The Encompass Administrator can verify prior to adding by searching for these fields on the right-hand column "Selected Fields" list.

As fields are added, the list on the right sorts and it's easy to see if a field is already present. In the event a field has been listed more than once by mistake, you can click on it in the right-hand column and then click the **Remove** button available between the right and left boxes.

To manually add fields, utilize the **Find** functionality available in the Fields box. You can search by field number. After selecting the desired field, click on the **Add** button to move the field from the left box to the right. Repeat as needed.

Tip: When adding the 2nd Borrower pair fields (e.g. 4002#2), search for 4002 and click Find. Click **Add** then edit the line in the right-hand column to choose 2nd Borrower pair from the dropdown. When complete, you will have 4002 1st and 4002 2nd Fields, which is correct. <u>Appendix A</u> will denote these as 4002 and 4002#2 respectively.

ield ID	4002			
Description	Borrower L	ast Nam	ie	
Borrower Pair	2nd	~		
Field Type	String		Field Size	40
	Use inde	ex for th	is Field	
	Include i	in Audit	Trail	
Table Name	LOANXDB_	S_02		

4.1.1 Adjust field lengths in the Reporting Database

It's important to ensure the field lengths in your reporting database are as long (or longer) than the field lengths outlined in Appendix A. If fields lengths are not long enough, your data will truncate resulting in incorrect HMDA Reporting when generating the HMDA.txt submission file. Encompass administrators should take care to ensure data sent to HMDA Wiz via the integration is not truncated.

Example: Loan Number

Edit the Loan Number row on the right-hand side to increase the Field Size from 22 to 30

004					
Loan #					
~					
String	Field Size	30			
Use index for t	his Field it Trail				
LOANXDB_S_01					
LOANXDB_S_01					
	Loan # String Use index for t Include in Aud LOANXDB_S_01	Loan # String Field Size Use index for this Field Include in Audit Trail LOANXDB_S_01			

After the necessary fields have been added to the reporting database, the update would look like the following screen. When done, you will have 4002 1st and 4002 2nd in your selected field list in the right-hand column.

Fields (21683))				Selected Fiel	lds (769)			🔒 🗹	1
Fields Team	Members Milestones Documents	Tasks	• •	1	Field ID 🔺	Pair	Description	Туре	Size	
			_		3331		Conforming Loan Indicator	String	64	
Find Next k	oan type usda				3332		Lender Channel	String	64	
Field ID 🔺	Description	Type	-		3335		Occupancy Type	String	64	
1062	Liabilities Job Related Expense	Numeric	^		3336		Private Mortgage Insurance Indica	String	1	
1063	Trans Details Loan Type Other	String			3337		Date Sold to Third Party	Date	4	
1064	VA Title Other Descr	String			3338		Servicing Release Indicator	String	1	
1065	Borr Cert Occupancy	String			3341		Date Warehoused	Date	4	
1066	Subject Property Estate Held	String			3840	1st	No Co-applicant Indicator	String	1	
1067	L gan Info Constr L gan Type	String			3840	2nd	No Co-applicant Indicator	String	1	
1068	HUD Commit Issued Date	Date			4000	2nd	Borrower First Name	String	40	
1060	Borr Declarations M 2	String		Add 🏟	4000	1st	Borrower First Name	String	40	
1003	Co Borr Declarations M2	String			4001	1st	Borrower Middle Name	String	40	
1070	HUD Expenses Oth Mo Expen	String		Remove	4002	2nd	Borrower Last Name	String	40	
1072	Trans Details Loan Commit Ex	Date			4002	1st	Borrower Last Name	String	40	
1073	Fees Total Costs	Numeric		*	4003	1st	Borrower Suffix Name	String	40	
1074	Loap Info Constr Loap Total	Numeric			4004	1st	Co-Borrower First Name	String	40	
1074	HID Expenses Total Mo Expen	Numeric			4005	1st	Co-Borrower Middle Name	String	40	
1075	HUD Subdivision Requirement	String			4006	1st	Co-Borrower Last Name	String	40	
1070	HID Comply w/Requirements	String			4007	1st	Co-Borrower Suffix Name	String	40	
1072	HID Report Date	Date			4121	1st	Borr Was the Ethnicity of the Borr	String	20	
1070	HUD Subdivision Descr	String			4121	2nd	Borr Was the Ethnicity of the Borr	String	20	
1020	HID Mtg los Mavimum	Numeric			4122	1st	Borr Was the Race of the Borrowe	String	20	
1081	HUD Conditions See Attached	String			4122	2nd	Borr Was the Race of the Borrowe	String	20	
1082	HID improved Living Area	String			4123	2nd	Borr Was the Sex of the Borrower	String	20	
1085	Trans Details Original Loan Am	Numeric			4123	1st	Borr Was the Sex of the Borrower	String	20	
1086	Trans Details Qual Rate Basis	String	~		4125	2nd	Borr Other Hispanic Latino Origin	String	100	
<		Sung)			4125	1st	Borr Other Hispanic Latino Origin	String	100	
					4126	1st	Borr American Indian Tribe	String	100	
					4126	2nd	Borr American Indian Tribe	String	100	
					<					>

Click Update.

When asked if you should make it accessible to all personas, choose **Yes** if you wish all Personas to be able to run HMDA *Wiz* Services. You will be asked if you want to populate with the current loan data, click **Yes**. A message will display saying the reporting database has been successfully populated.

Note: Populating the Reporting Database can be time consuming depending on the amount of loan data in the Encompass.

5 Working with HMDA *Wiz* Batch Services

To execute HMDA *Wiz* batch requests (Add Records to HMDA *Wiz*, Batch Edit Check, Batch Geocoding, Batch Rate Spread, and Reports and HMDA Submission) from within Encompass, open a loan in the Pipeline, then click on the **Services** menu at the top of the screen and choose **HMDA Management.** To submit a batch request from within Encompass, first open a loan file, click on the **Services** tab on the lower left, then click on **Request HMDA Management.**



From the My Providers list, select Wolters Kluwer Financial Services HMDA Wiz then click Submit.

My Providers	All Providers				
Select a prov	vider and click Su	ubmit.			
Wolters Klur	wer Financial Ser	rvices HMDA W	z		More info

If Wolters Kluwer Financial Services HMDA *Wiz* is not listed on the My Providers tab, select the All Providers tab and search for Wolters Kluwer Financial Services HMDA *Wiz*. Click on Wolters Kluwer Financial Services HMDA *Wiz* once to highlight the row and then click on Add to My List button.

the provider s fiame.	
Search by Company Name:	Go Rese
QuestSoft Corporation	More inf
Wolters Kluwer Financial Services HMDA	Miz More inf

The HMDA Wiz options will display on the Services View where the user can run any of the batch services listed:

- ✓ Batch Geocode
- ✓ Batch Rate Spread
- ✓ Batch Edit Check
- ✓ Reports and HMDA Submission
- ✓ Add Records to HMDA *Wiz*

HMDA <i>Wi</i> z [∞]	🔹. Wolters Kluwer
HMDA Compliance? Don't spend any more time than is necessary. With Wolters Kluwer Financial Services' HMDA Wiz you will be able to geocode, validate data, run reports, and prepare your HMDA submission file, in a time-effective way. Batch Geocode Geocode all the loan files in a specified date range.	Please Note: For HMDA Wiz users whose contract is coming up for renewal, keep an eye out for an invoice 30-45 days prior to your anniversary date. For questions regarding your invoice please call 800.552.9410 or email <u>customersupportwizsentri@wolterskluwer.com</u>
Batch Rate Spread Calculate the Rate Spread for all the loan files in a specified date range. Batch Edit Check Validate HMDA data for all the loan files in a specified date range. Common Provide A Common Stream St	Enjoy the benefits of HMDA Wiz Wotters Kluwer Financial Services is the industry leader in HMDA compliance management and geocoding solutions. HMDA Wiz is an easy-to-use, web-based tool, giving you more robust reporting and data prep functionality but at a cost that still (Fils your budget. The partnership between Ellie Mae and Wolters Kluwer Financial Services provides: Seamless integration with your Ellie Mae software, so there's no need to deal with cumbersome data exports and imports Beasy web-based set-up and interface The same geocoder the federal regulators use Purchase HMDA Wiz
Add Records to HMDA Wiz Upload records to your institution's HMDA Wiz database for additional analysis. Access HMDA Wiz Access HMDA Wiz Access your institution's HMDA Wiz portal for additional HMDA data analysis. Login Settings Login Settings	Questions? Please contact 800-261-3111 for HMDA Wiz Sales or Support.
Update User Name and Password. Documentation HMDA Wiz User Guide for Ellie Mae Encompass.	

5.1 Enabling the Integration: Login Settings

To enable the connection between Encompass and HMDA *Wiz*, select the **Login Settings** option available on the HMDA *Wiz* Batch Services page. Initially, the **Login Settings** fields will be blank. Enter the username and password information provided by Wolters Kluwer for your institution's HMDA *Wiz* service account.

Note: It is recommended to input service account credentials here since service accounts have a non-expiring password unlike standard HMDA *Wiz* credentials which expire every 90 days. If you have not been set up with a service account please contact our Customer Support team at <u>customersupportwizsentri@wolterskluwer.com</u> and they can assist with creating a new account.

Once a user has entered these settings they are stored for that user. This login information is utilized for each of the HMDA *Wiz* services and if not supplied, each service will request login information when launched.

User Nam	ie: HMDAWIZ	
Password	••••••	
Loan Acti	vity Year: 2020	
Agency:	1. OCC The office of Comptroller of the Currency	
	D-6	

5.1.1 HMDA Compliance Settings

The Login Settings screen contains two additional inputs important to your institutions HMDA compliance.

Loan Activity Year – This is your institution's HMDA activity year setting. This <u>setting must be updated annually</u> to ensure that HMDA *Wiz* applies the appropriate logic for HMDA reporting in that year.

Agency – Select the agency that your institution is regulated by for HMDA purposes.

5.2 Batch Edit Check

The **HMDA Loan Activity Year** and years in the **From Data** and **To Date** must use the same activity year. A warning will display if the selected date ranges cross years.

Batch Edit Check
Loan Activity Year: 2020
Date Range
Start Date: 01/01/2020 T End Date: 12/31/2020 T

The **Batch Edit Check** interface allows the user to pull data from the **Reporting Database**. As previously suggested, utilizing the Reporting Database is the recommended approach however if desired, the user can choose to unselect **Use Reporting Database** and run the interface from Loan Folders instead of the **Reporting Database**.

Batch Edit Check
Loan Activity Year: 2020
Start Date: 01/01/2020
Loan Folders Select All / Deselect All
 (Archive) Adverse Loans ✓ Completed Loans ✓ My Pipeline ✓ Training
Synchronous Submission Use Reporting Database
Agency: 9. CFPB Consumer Financial Protection Bureau V
Order Cancel

Once the **Order** button is clicked, the request is sent from Encompass to HMDA *Wiz*. If an error occurs during submission, the user is presented with an error screen with the list of errors that need to be resolved, otherwise the user receives a success message.

5.3 Running Reports and Creating a HMDA Submission File

The **HMDA Loan Activity Year** and years in the **From Data** and **To Date** must use the same **Loan Activity Year**. A warning will display if they do not match.

Loan Activity Yea	r: 2020	
Date Range		
Start Date:	01/01/2020	
End Date:	12/31/2020	

Reports and HMDA Submission will allow users to pull data from the **Reporting Database**. Again, the user can choose to unselect **Use Reporting Database** and run the interface from **Loan Folders** instead of the **Reporting Database**. **Database**.

El: 99	09999999999999999999999999999999999999	on Bureau	Tax ID: 121321321	Loan Activity Year: 2020 Date Range
Responden Name:	nt Contact Information: Siggy Bank	Parent Ins	titution: Hilly Bank	Start Date: 01/01/2020 • • • • • • • • • • • • • • • • • •
City: Zip Code: Phone: Email:	Watham State: 5555553333 della@siggybank.com	MA ~		Loan Folders Select Al / Deselect A Acchive) Adverse Loans Completed Loans My Pipeline Training
Send m	e HMDA Submission file e a Transmittal report nous Submission	Send me a Loan Appl	ication Register report 1 Register Summary report	
Use Rep	orting Database		HMC	DA Info

Upon clicking **Order**, the request is sent from Encompass to HMDA *Wiz*. If an error occurs during submission, users will be presented with an error screen with the list of errors that need to be resolved, otherwise the user receives a success message.

5.4 Adding Records to the HMDA Wiz Website

The Add Records to HMDA *Wiz* option allows for records to be uploaded from Encompass to the HMDA *Wiz* website where users can take advantage of additional HMDA data management functionality and reporting. Users may upload individual loans or a group of loans with a batch request.

From the **Batch Services** page, select **Add Records to HMDA** *Wiz*. Next, users should confirm users must select or confirm a **Loan Activity Year** and a **Date Range**.

The **HMDA Loan Activity Year** and years in the **From Date** and **To Date** must use the same fiscal year. Users will receive a warning message if their date ranges crosses activity years.

Important Tips!

- The maximum number of records that can be uploaded to HMDA *Wiz* in one request is approximately 2,500. Depending on your institutions monthly volume, you may consider uploading records to HMDA *Wiz* on a more frequent basis (i.e. weekly, monthly, or quarterly).
- Uploading a large number of records may take an extended period of time, when possible, Wolters Kluwer recommends performing this process off business hours to avoid tying up your instance of Encompass.

dd Records to HMDA Wiz Loan Activity Year: 2020	Date Range Start Date: 01/01/2020 □ ▼ End Date: 12/31/2020 □ ▼
Database: Encompass Test Loan Folders Select All / Deselect All (Archive) Adverse Loans Completed Loans My Pipeline Training	
Use Reporting Database	HMDA Info
	Back Order Cancel

Note: Users can select pipelines and if the **Reporting Database** is not set up, they can unselect the **Use Reporting Database** option to run the interface from Loan Folders instead of the Reporting Database.

Once **Order** is clicked, the request file is sent to HMDA *Wiz*. If an error occurs, the user is presented with an error screen with the list of errors that need to be resolved, otherwise the user receives a success message. The user can then login into HMDA *Wiz* to view the newly added records.

6 HMDA Wiz Services for Single Loans

In addition to batch services, users may run HMDA *Wiz* services on individual loans. To run edit checks, geocode, or calculate rate spread on a single Encompass Loan, first open the loan file and click on the **HMDA Information Form**. Users will see three buttons on this screen that link to HMDA *Wiz* - **Geocode**, **Rate Spread**, and **Edit Check**.

Encompass - Build 20.1.0.15 - https://BE11090 incompass View Loan Forms Verifs	698.ea.elliemae.net58E111090698 - admin - 3011090698 - — — — — — — — — — — — — — — — — — —
Home Pipeline Loan Trades Contac	is Dashboard Reports
Borrowers Tom and Gisele Brady	V Catalar 🔒 🖨
130 turner st South Waltham, MA 02453	1 [®] Loan #: 1801000041 LTV: 100.0001/00.0000.082 Rate: 3.500% Est Closing Date: // Loan Amount: \$245,123.00 DTI: / □ Not Locked 2 FS: Admin User √
16 Alerts & Messages Log	HMDA Information AUS Tracking FHA Management USDA Manager
Processing expected 01/07/8 Conduct LDP/SA Search exp 01/11/8 Octain CAVRS Number expect 01/11/8 Ottain CAVRS Number expect 01/11/8 Ottain CAVRS Number expect 01/11/8 Ottain CAVRS Number expect 01/11/8 Validate Subject Property Add 01/11/8 Submittal expected 01/17/8 Cond. Approval expected 01/20/8 Approval expected 01/20/8 Docs Od expected 01/20/8 Docs Od expected 01/20/8 Schemig expected 01/20/8 Schemig expected 01/20/18	2018 HMDA Originated/Adverse Action Loans HMDA Reporting Year Reporting LE Universal Loan ID Reporting LE Universal Loan ID Repurchase Date II Repurchase Date II Repurchase Date II Report Support Test IIII Repurchase Date IIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIII
Purchasina expected O2/07/18 Forms Tools Services Additional Disclosures Information	Loan Purpose 1. Home purchase Loan Amount in 245,123.33 Preapprovals 2. Preapproval not requested Action Taken 1. Loan originated Construction Method 1. Site-built V Action Date
Settlement Service Provider List FNMA Streamlined 1003	Property Information
Fredde Mac Additional Date Additional Requests Information VOD VOE VOR VOR VOR VOR VOR Statement of Denial HMDA Information Borrower Information - Vesting Show in Apha Order Show All	Address 130 turner st MSA Number 15764 City South Waitham State 017 Zip 02453 State 25 Sync address fields with subject property address Gensus Tract 3684.00 HIDA County Code 25017 HIDA County Tract 25017366400
	Borrower Information

Note: These single record HMDA *Wiz* services utilize the same Login Settings as the Batch Services. The Loan Activity Year used is taken from this screen and determines which annual set of HMDA requirements from the CFPB are used when processing the record. For example, if you are working with a loan with a 2021 activity year, please ensure the Loan Activity Year is 2021 in **Login Settings**.

6.1.1 Geocode

To geocode a loan, click on the Geocode button for the desired application. HMDA *Wiz* will attempt to match the address provided to its geocoding data. If a match is found the geographic information (MSA Number, County Code, State Code, Census Tract, HMDA County Code, and HMDA Census Tract) will populate in the **Property Information** section for the record.

Note: Not all addresses are geocodable. In the instance of rural addresses or new construction, it is possible that the address will not find a match to the Wolters Kluwer geocoding data. If the system is not able to geocode a record the below message will be returned.



6.1.2 Rate Spread

To calculate HMDA rate spread on a loan based on its pricing information, click the Rate Spread button.

6.1.3 Edit Check

When you click the Edit Check button for a single record HMDA *Wiz* will review this individual loan against the CFPB's edit checks for activity year configured in Login Settings and return any quality, validity, and\or syntactical edits that may be applicable to this loan.

If there are edits on the record, the user will see the following message:



Click Yes to see a Microsoft Notepad file that list all the edits associated with this record.



7 Technical Support

Both the ICE Mortgage Technology[™] and Wolters Kluwer are available to assist with technical support questions. The company you contact will depend on the nature of your inquiry. If you suspect that the error is happening because of something in Encompass, please contact ICE Mortgage Technology[™] Support. If you feel the error is on the HMDA *Wiz* side, please contact Wolters Kluwer.

Wolters Kluwer SupportLine: Phone: (800) 261-3111 Option#1 Option#2 Email: SaaSWizSupport@wolterskluwer.com

ICE Mortgage Technology[™] Technical Support: Phone: (800) 777-1718

7.1 Accessing Encompass HMDA Wiz XML for Troubleshooting

Each time a user processes a HMDA Wiz request in Encompass a log file is created in the system. A Wolters Kluwer SupportLine agent may request a copy of this log file to assist with troubleshooting.

Users will find logs for the HMDA Wiz interface in Encompass in the following location:

C:\Users\[login]\AppData\Local\Temp\EncompassSC\[Random Hash Value]

For example:

C:\Users\<mark>sputvin</mark>\AppData\Local\Temp\EncompassSC\<mark>2d9cc35b-960b-4d1e-8780-</mark> 66634ad44412\PCIWIZNew_EDit_Check_Single_REQ.XML

Note: The request and response XML files include the information passed to HMDA *Wiz* and then back from HMDA *Wiz* via the interface. These files can be found in the above location while the Encompass session is active. Once the user exits the session, the information is deleted. It's helpful to capture this information prior to opening a case with ICE Mortgage Technology[™] Technical Support and/or HMDA Wiz Support.

8 Appendix A – Encompass Reporting Database Fields

Field	Field Lengths	Description
GUID	64	Vendor Transaction ID - GUID
16	13	Total Units
364	30	Loan Number
608	26	Amortization Type
696	13	1st Change - the time interval from the close of the loan to when the first-rate adjustment can occur.
699	14	Metropolitan Statistical or Area/Metropolitan Division (MSA Number)
700	14	Census Tract
749	Date 4	Date Loan Status Changed
761	Date 4	RateLockDate – date rate lock set for loan.
799	13	Annual Percentage Rate.
1393	52	Current Loan Status
1395	14	State Code
1396	14	County Code
1397	50	Type of Purchaser
1659	1	Balloon Payment
1811	16	Owner Occupancy
1859	64	Borrower Corporate Trust/Name
3253	4	Last Rate Set Date
3840	1	No CoBorrower Checkbox
4000	40	Borrower First Name
4000#2	40	2nd Borrower, Borrower First Name
4002	40	Borrower Last Name
4002#2	40	2nd Borrower, Borrower Last Name
4004	40	Co- Borrower First Name
4006	40	Co- Borrower Last Name
4121	20	Borrower Ethnicity Obtained Method
4121#2	20	2nd Borrower, CoBorrower Ethnicity Obtained Method
4122	20	Borrower App Race Obtained Method
4122#2	20	2nd Borrower, CoBorrower App Race Obtained Method
4123	20	Borrower Sex Obtained Method
4123#2	20	2nd Borrower, CoBorrower Sex Obtained Method
4125	100	Borrower Ethnicity Other Hispanic or Latino
4125#2	100	2nd Borrower, CoBorrower Ethnicity Other Hispanic or Latino

4126	100	Borrower American Indian or Alaskan
4126#2	100	2nd Borrower, CoBorrower American Indian or Alaskan
4128	100	Borrower Other Asian Race
4128#2	100	2nd Borrower, CoBorrower Other Asian Race
4130	100	Borrower Other Pacific Islander Race Origin
4130#2	100	2nd Borrower, CoBorrower Other Pacific Islander Race Origin
4132	20	CoBorrower Ethnicity Obtained Method
4133	20	CoBorrower App Race Obtained Method
4134	20	CoBorrower Sex Obtained Method
4136	100	CoBorrower Ethnicity Other Hispanic or Latino
4137	100	CoBorrower American Indian or Alaskan
4139	100	CoBorrower Other Asian Race
4141	100	Borrower Other Pacific Islander Race Origin
4174	64	Borrower Credit Score for Decision Making
4174#2	64	2nd Borrower Pair, CoBorrower Credit Score for Decision Making
4175	64	Borrower Credit Score Model
4175#2	64	2nd Borrower Pair, CoBorrower Credit Score Model
4176	64	Borrower Other Scoring Model
4176#2	64	2nd Borrower Pair, CoBorrower Other Scoring Model
4177	64	CoBorrower Credit Score for Decision Making
4178	64	CoBorrower Credit Scoring Model
4179	64	CoBorrower Other Scoring Model
4183	64	Borrower Age
4183#2	64	2nd Borrower, CoBorrower Age
4184	64	CoBorrower Age
4189	1	CoBorrower Race No Co Applicant Indicator
4193	1	Borrower Female Indicator
4193#2	1	2nd Borrower, CoBorrower Female Indicator
4194	1	Borrower Male Indicator
4194#2	1	2nd Borrower, CoBorrower Male Indicator
4196	1	Borrower not applicable indicator
4196#2	1	2nd Borrower, CoBorrower not applicable indicator
4197	1	CoBorrower Female Indicator

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4198	1	CoBorrower Male Indicator
4200	1	CoBorrower Not Applicable Indicator
4216	50	Race 1
4216#2	50	2nd Borrower, CoBorrower Race 1
4217	50	Race 2
4217#2	50	2nd Borrower, CoBorrower Race 2
4218	50	Race 3
4218#2	50	2nd Borrower, CoBorrower Race 3
4219	50	Race 4
4219#2	50	2nd Borrower, CoBorrower Race 4
4220	50	Race 5
4220#2	50	2nd Borrower, CoBorrower Race 5
4221	50	Ethnicity 1
4221#2	50	2nd Borrower, CoBorrower Ethnicity 1
4222	50	Ethnicity 2
4222#2	50	2nd Borrower, CoBorrower Ethnicity 2
4223	50	Ethnicity 3
4223#2	50	2nd Borrower, CoBorrower Ethnicity 3
4224	50	Ethnicity 4
4224#2	50	2nd Borrower, CoBorrower Ethnicity 4
4225	50	Ethnicity 5
4225#2	50	2nd Borrower, CoBorrower Ethnicity 5
4226	50	CoBorrower Race 1
4227	50	CoBorrower Race 2
4228	50	CoBorrower Race 3
4229	50	CoBorrower Race 4
4230	50	CoBorrower Race 5
4231	50	CoBorrower Ethnicity 1
4232	50	CoBorrower Ethnicity 2
4233	50	CoBorrower Ethnicity 3
4234	50	CoBorrower Ethnicity 4
4235	50	CoBorrower Ethnicity 5
4245	1	Borrower Information Not Provided
4245#2	1	2nd Borrower, CoBorrower Information Not Provided
4248	1	CoBorrower Information Not Provided
HMDA.X12	30	Preapprovals
HMDA.X13	16	HOEPA Status
HMDA.X14	30	Lien Status
HMDA.X15	10	Rate Spread
HMDA.X21	30	Denial Reason 1
HMDA.X22	30	Denial Reason 2
HMDA.X23	30	Denial Reason 3
HMDA.X24	1	Exclude loan from HMDA report checkbox

HMDA.X28	48	HMDA Universal Loan ID
HMDA.X29	64	Application Date
HMDA.X30	64	HMDA Loan Type
HMDA.X31	13	HMDA Loan Amount
HMDA.X32	64	HMDA Income
HMDA.X33	64	Denial Reason 4
HMDA.X34	64	Other Denial Reason
HMDA.X35	64	Discount Points
HMDA.X36	64	Debt to Income Ratio
HMDA.X37	64	CLTV
HMDA.X38	64	Other Non-Amortization
HMDA.X39	64	Manufactured Secured Property Type
HMDA.X40	64	Manufactured Home Land Property Interest
HMDA.X41	64	Multifamily No Units
HMDA.X42	64	Submission of Application
HMDA.X43	64	Initially Payable to your Institution
HMDA.X44	64	Aus #1
HMDA.X45	64	Aus #2
HMDA.X46	64	Aus #3
HMDA.X47	64	Aus #4
HMDA.X48	64	Aus #5
HMDA.X49	255	Other Aux(s)
HMDA.X50	64	AUS Recommendation #1
HMDA.X51	64	AUS Recommendation #2
HMDA.X52	64	AUS Recommendation #3
HMDA.X53	64	AUS Recommendation #4
HMDA.X54	64	AUS Recommendation #5
HMDA.X55	255	Other AUS Recommendations
HMDA.X56	64	Reverse Mortgage
HMDA.X57	64	Open End Line of credit
HMDA.X58	64	Business or Commercial Purpose
HMDA.X70	20	Legal Entity Identifier
HMDA.X77	64	Total Loan Costs
HMDA.X78	64	Total Points and Fees
HMDA.X79	64	Origination Changes
HMDA.X80	64	Lender Credits
HMDA.X81	64	Interest Rate
HMDA.X82	64	Prepayment Penalty Period
HMDA.X83	64	Loan Term
HMDA.X84	64	Initial Adjustment Period
HMDA.X85	64	Property Value
HMDA.X86	64	Mortgage Loan Origination NMLSR ID
HMDA.X87	64	HMDA Property Zip Code

HMDA.X88	64	HMDA Property Address
HMDA.X89	64	HMDA Property City
HMDA.X90	2	HMDA Property State
HMDA.X106	20	Legal Entity Identifier if correspondent loan (sent if populated, else HMDA.X70 sent)
HMDA.X107	20	HMDA loan purpose
HMDA.X109	1	Interest Only Payment
NEWHUD.X6	1	Can Your Loan Balance Rise – Negative Amortization
ULDD.X172	64	ULDD Construction Method Type
CX.CRAINCOMECAT.BORR	1	HMDA Borrower Income Category
CX.CRAINCOMECAT.TRACT	1	HMDA Tract Income Category