



Read this document if you are responsible for Home Mortgage Disclosure Act information and reporting.

*Guide to*  
**HMDA Component**

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# Introducing the Optional HMDA Component

Through an integration to PCi Corporation's *Wiz Basic*<sup>™</sup> product, you are able to perform the following from within an open transaction in ARTA Lending:

- Collect Home Mortgage Disclosure Act (HMDA) reporting data for a single application or loan transaction
- Obtain geo-code and rate spread information for a transaction
- Edit check the Loan Application Register (LAR) data for a single transaction

In addition, batch functions on groups of transactions are also supported to collect or update the HMDA data. Batch functions include:

- Batch geo-coding and rate spread calculations
- Edit check of the Loan Application Register (LAR) data
- Creating the HMDA Reporting submission file

Users must have rights to the Utilities menu to perform the batch HMDA processes.

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# Getting Started

There is no license or per-transaction fee from BSI for the HMDA Component. However, *Wiz Basic*, a PCi Corporation product, requires an annual license fee.

When you first click the HMDA icon, you will be asked if you want to agree with a BSI license agreement. If you agree, you will be asked for institution information that allows BSI to process your order. You will receive an e-mail from BSI with a link to PCi's *Wiz Central* Web site. You must register with PCi Corporation to complete the order process for the HMDA component.

As part of PCi's registration process, your institution will be assigned a PCi *Wiz Basic* Institution ID, and each user who will access the HMDA Component will be assigned a PCi User Name and Password. The *Wiz Basic* Institution ID will be saved in each lender profile you have set up in ARTA Lending, and the PCi User Name and Password for each HMDA user will be saved with the respective ARTA Lending user profile. See "Setup Information" in this guide for instructions.

## **Important Reminder – Save Transactions for the Year**

If you plan to use ARTA Lending to collect HMDA data and prepare the HMDA.DAT reporting file, you *must* save or retain your transactions for the reporting year or re-enter those transactions you deleted during the year through various File Operations functions. Some organizations regularly use File Operations to export and delete transactions from their Applications and Loans folders for improved Recall performance.

If you regularly remove transactions from ARTA Lending with File Operations, consider using standard Windows Explorer functionality to create HMDA archive folders to hold your Applications folder and Loans folder transactions for the entire year. Copy transactions from the Applications and Loans folders to these archive folders.

When you are ready to do your year-end reporting, these archive folders, which would contain the entire year's transactions, can be used for batch HMDA reporting in ARTA Lending.

Also remember, if you have multiple data stores holding ARTA Lending transactions from various locations, they must all be combined into the Applications and/or Loans folder(s) to do accurate batch HMDA reporting for the reporting year.

# Setup Information

## Lender Setup

The Lender Setup page collects the *Wiz* Basic Institution ID, which is assigned by PCi at the time of purchase. The *Wiz* Basic Institution ID must be entered into each lender profile.

In addition, to make a request for transaction or batch services, you must enter your HMDA Respondent ID, and specify your HMDA reporting agency.

Paste the *Wiz* Basic Institution ID here.

HMDA Reporting

Wiz Basic Institution ID	<input style="width: 100%;" type="text"/>
HMDA Respondent ID	<input style="width: 50%;" type="text"/>
HMDA Agency	<input style="width: 100%;" type="text"/>

The Respondent ID and HMDA Agency are associated with the type of institution charter, in that the financial organization may have different respondent IDs assigned to subsidiaries operating under different charters. ARTA Lending has no restrictions on what is entered or selected for these fields. PCi requires the unique *Wiz* Basic Institution ID be sent with each request.

### Important

Have ARTA Lending open while you access PCi's *Wiz* Central Web site. As you complete the sign up process with PCi, the *Wiz* Basic Institution ID is displayed. Copy the ID and paste it into the corresponding *Wiz* Basic Institution ID field in your ARTA Lending Lender profile(s).

## User Setup

The standard User Setup window now collects three sets of user names and passwords that allow a user to access the PCi *Wiz*® components, Flood *Wiz*, *Wiz* Sentinel, and *Wiz* Basic, through ARTA Lending.

The PCi user name and password assigned to each HMDA user must be entered in the corresponding fields in the ARTA Lending user profile.

The screenshot shows the 'PCI Wiz® Logon' interface. It features a table with three rows of product categories and two columns for 'User name' and 'Password'. Each cell contains a yellow input field. Below the table, two callout boxes with arrows point to the 'User name' and 'Password' fields for the 'HMDA - Wiz Basic' row. The first callout box says 'Paste the PCi User name for this user here.' and the second says 'Paste the PCi password for this user here.'

	User name	Password
Flood Certification - Flood Wiz	<input type="text"/>	<input type="text"/>
HOEPA and State/Local High Cost Loans - Wiz Sentinel	<input type="text"/>	<input type="text"/>
HMDA - Wiz Basic	<input type="text"/>	<input type="text"/>

Paste the PCi User name for this user here.

Paste the PCi password for this user here.

When you order a PCi Corporation product (FloodWiz, HMDA, or HOEPA), PCi sets up separate user names and passwords for each user of each product. It is possible one user may have the same user name and password for more than one of the *Wiz* products. However, to avoid confusion, the ARTA Lending user profile will store each PCi user name and password individually.

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**Important**

Have ARTA Lending open while you access PCi's *Wiz* Central Web site. As you complete the sign up process with PCi, the *Wiz* Basic User name and Password for each user you have authorized is displayed. Copy the User name and paste it into the HMDA - *Wiz* Basic User name field in the respective ARTA Lending User profile(s). Then copy the *Wiz* Basic user Password into that user profile.

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# Working with the HMDA Component

## Transactions

### Criteria Screen

Use the HMDA Reporting section of the Criteria screen to specify if a transaction is HMDA reportable or not.



HMDA Reporting

Not HMDA reportable  HMDA reportable - ARTA  Non-ARTA HMDA reportable

A HMDA reportable transaction can be:

- either consumer or commercial/agricultural
- Secured by residential real estate, other collateral, or unsecured
- an open-end transaction (except for “Tied to a Master Agreement” for credit unions).

The HMDA Reporting frame displays options for all transaction types except open-end “Tied to a Master Agreement” for credit unions. It is the user’s responsibility to determine what transactions to report.

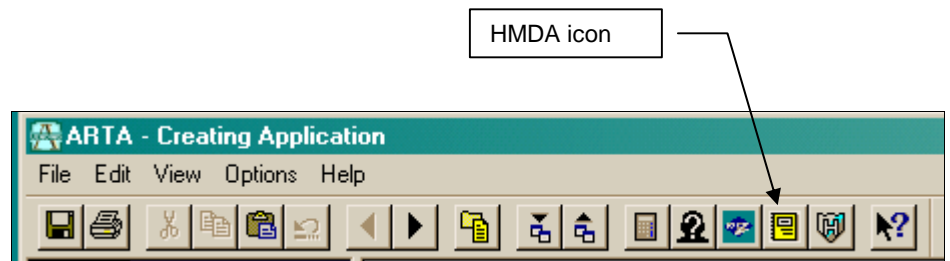
You must designate each application or loan with one of the three options:

- *Not HMDA reportable* — a transaction where HMDA reporting is not required for your institution.
- *HMDA reportable - ARTA* — a transaction completed and documented in ARTA Lending that is HMDA reportable for your institution.
- *Non-ARTA HMDA reportable* — a transaction that is done outside of ARTA Lending, but is HMDA reportable by your institution. This might be a purchased loan, or other type of transaction that has been documented outside of your ARTA Lending program.

When a transaction is HMDA reportable, the HMDA icon on the Transaction Toolbar allows you to collect HMDA data.

## Transaction Toolbar

After specifying if the transaction is HMDA reportable, you may click the HMDA icon on the Transaction Toolbar from within an open application or loan transaction.



The HMDA icon may be clicked from any node in an open transaction when a detail screen is not open. A HMDA function cannot be initiated if you have any document prompt view open.

A user must have rights to access the PCi *Wiz* Basic product. Authentication is performed when the HMDA icon is clicked, and if the ARTA Lending user does not have rights to HMDA, a message is displayed.

The lender profile used for a transaction must have a *Wiz* Basic Institution ID. Authentication is performed when the HMDA icon is clicked, and a message is displayed if the lender profile is not set up with this.

Clicking the HMDA icon displays a data collection screen to allow you to enter HMDA reporting data. For transactions done in ARTA Lending, various transaction information defaults to this screen, and you are required to enter the remaining data items. For Non-ARTA HMDA reportable transactions (for example, a purchased loan), you must enter all HMDA data since nothing defaults to the screen.

## HMDA Reporting: Not HMDA reportable

When the **Not HMDA Reportable** option is selected and you click the HMDA icon on the Transaction Toolbar, a message displays informing you that the transaction is specified as non-HMDA.

## HMDA Reporting: Non-ARTA HMDA Reportable

If you choose the **Non-ARTA HMDA reportable** option, and click the HMDA icon on the Transaction Toolbar, the Non ARTA HMDA Transaction – Applicant Information view is displayed.

The applicant information must be specified on this view before advancing to the HMDA data collection view.

This Applicant Information view allows you to specify the applicant type and the first, middle, and last names of the applicant/borrower and co-applicant/co-borrower, or DBA/business name for those applicant types.

For non-ARTA transactions, applicant data can only be edited within this view.

When you have entered the Applicant/Borrower information and click **OK**, the HMDA – LAR Record Information screen displays.

### **HMDA Reporting: HMDA Reportable – ARTA**

If you choose the **HMDA reportable-ARTA** option and click the HMDA icon on the Transaction Toolbar, the HMDA – LAR Record Information view is displayed. Data already collected in the ARTA Lending transaction is defaulted on the view, and typically cannot be edited from the view. Other data collection fields, not collected as part of an ARTA Lending transaction, are always available for you to collect other LAR data for the transaction.

### **LAR Record Information Screen**

The LAR Record Information screen allows collection of the data required to form the LAR record for this transaction.

**HMDA - LAR Record Information**

Transaction information

Applicant: test hmda RE app      Co-applicant:

Date application received: 11-23-2004      Application/Loan #: 0105 - RE1

Loan type: 1 = Conventional      Purpose of loan: 1=Home purchase

Pre-approval requested: 2 = Pre-approval not requ      HOEPA status: 2 = Not a HOEPA loan

Loan amount: 110,000.00      Gross annual income: 60,000.00

Maturity date: 02-01-2020

Rate spread information

Lien status: 1 = First lien      Rate spread: NA

APR: 5.000

Loan term: 15       Manually entered rate spread

Lock date: 11-23-2004

Subject property

Street address: 711 Anderson Ave

City: St. Cloud      State: MN      ZIP code: 56301

Property type: 1 = 1-4 family dwelling      Occupancy: 1 = Owner occupied as principal

Geo-code

MA number: 41060      County code: 145

State code: 27      Census tract: 0007.01

Manually geo-coded

Origination/Disposition

Action date: 12-10-2004      Purchaser type: 0 = Not applicable (not originated or sold - L)

Action taken: 1 = Loan originated

Denial reasons

Denial reason 1:

Denial reason 2:

Denial reason 3:

Protect user-entered data by selecting these check boxes.

Protect user-entered data by selecting these check boxes.

Government monitoring

Applicant/Borrower

I do not wish to furnish this information

Ethnicity

Race

American Indian or Alaska Native

Asian

Black or African American

Native Hawaiian or other Pacific Islander

White

Information not provided

Not applicable

Sex

Ready for HMDA reporting

Wiz Basic LAR Edit Check Print Save HMDA Data Cancel

Protect the LAR Record data fields from subsequent changes made to the ARTA transaction.

### Tips for Working on this Screen

- Generally field values completed in the ARTA Lending transaction are defaulted into this view and may be edited.
- If a field is not present in the transaction, the corresponding field on this view is editable.
- If there is a co-applicant, this information will still default to the Co-Applicant field.
- ARTA Lending supports one applicant/borrower type per transaction. If you need to report a transaction that involves a business entity and an individual, enter the applicant data in ARTA or the Non- ARTA Transaction – Applicant Information screen as appropriate, then enter the Co-applicant data on this view for the other applicant.
- If a system data collection field is present and data is not collected in the transaction, the field default in the transaction is blank and the corresponding field on this view is display-only. You must change system-level prompts from within the ARTA Lending transaction.
- If document data (applicant race/ethnicity) is entered on this view prior to selecting application documents, any data entered on this view does update the appropriate application document. If you access this view later, whatever information you entered then defaults to this view.

Document data typically defaults from the URLA, HLA, and the HE-APP-SL coming from either the Applications or Loans areas. The SMLA is available for manual addition to a transaction through the Loans area only, and if selected for the transaction, its

information defaults to the HMDA LAR Record Information screen. Information from the MONITOR C (if selected) also defaults data to this screen or receives document data entered on this screen.

- For Non-ARTA HMDA reportable transactions, all fields on this screen except the Applicant/Borrower and Co-Applicant/Co-Borrower are always available. You may edit those fields by clicking the **Edit...** button.
- For Loan amount, ARTA Lending will always default the Amount requested as display-only for closed-end transactions. For a HELOC transaction, this field is blank and editable since the entire credit limit may not necessarily be designated as 'home improvement' funds.

### Protecting User-Entered Rate Spread and Geo-Code Information

- ARTA Lending allows users to indicate they have entered a rate spread, geo-code data, or both manually.
- By checking the 'Manually entered rate spread' check box, users can protect the value so that any subsequent request to *Wiz Basic* (clicking the **Wiz Basic** button), will not request a rate spread.
- By checking the 'Manually geo-coded' check box, users can protect the value so that any subsequent request to *Wiz Basic* (clicking the **Wiz Basic** button), will not request geo-code data.
- If both check boxes are checked and *Wiz Basic* is clicked, a message will display indicating that no request will be made.
- When one or both check boxes are checked, the corresponding batch rate spread or geo-code request is not performed on the transaction, even if it is included in the batch list.

### Protecting the LAR Record Data from ARTA Transaction Changes

- Certain information from the ARTA Lending transaction defaults to the LAR Record Information screen each time the screen is opened. Because users may have made changes to the LAR Record fields, a check box is at the bottom of the screen that breaks the link between the ARTA Lending transaction data and the fields on the LAR Record Information screen.
- When the 'Ready for HMDA reporting' check box is checked, data from the ARTA Lending transaction no longer defaults to the LAR Record Information screen. From a workflow perspective, this means users can have transaction data default to this screen initially, make field edits as needed, then check this box to indicate that user-entered data takes precedence over default data from the ARTA Lending transaction. Essentially you are saying the screen should function like that of a Non- ARTA HMDA reportable transaction.
- Typically select this check box when:

- The data on the LAR Record Information screen is complete and ready for batch reporting services — one or more transaction-level LAR Edit Checks have been run, and any errors have been corrected at the transaction level, and
- Users have manually-entered data on this screen that should be protected from changes to the ARTA transaction.
- Checking this field does **not** protect the LAR Record fields. The fields on this screen remain open for user edits; it only prevents data from a corresponding ARTA Lending transaction field from re-defaulting into the field. If this box is checked it is the user's responsibility to determine if subsequent changes to the ARTA transaction have any affect on the data fields on the LAR Record Information screen.
- Users can re-establish the link to ARTA Lending transaction defaults by clearing the check box.
- Security permissions exist for this check box. Any user can check the 'Ready for HMDA reporting' check box, but only users with either Validation Override or Setup permissions can clear the checkmark. This operates like the current security around the Validation Override function. If a user does not have permission to either area, then a message and login dialog is displayed so that a user with permission can provide credentials to clear the checkmark.

### **Wiz Basic Button**

Clicking the **Wiz Basic** button at the bottom of this view sends a request to *Wiz Basic* to provide and return Rate Spread and Geo-Code data.

- To provide the Rate Spread value, *Wiz Basic* needs the Lien status, APR, Loan term, and lock date (as well as the application received date).
- To provide Geo-code values, *Wiz Basic* needs the subject property address, city, state, and ZIP code from ARTA Lending.
- When the request is received, *Wiz Basic* returns the appropriate data items and ARTA Lending updates the view.
- If the fields are not complete you will receive a message. If the property cannot be geo-coded a message will display and ARTA Lending will set each geo-code field to NA, which is an acceptable entry on the LAR.

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#### **Note**

It is possible that geo-code information returned by the Flood Certification Component for the flood determination documents can differ from geo-code information returned for HMDA, because geo-code information is subject to change throughout the year. Therefore, we suggest that the most current geo-coding should be obtained for the HMDA report.

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### LAR Edit Check Button

Clicking the **LAR Edit Check** button sends a request to *Wiz Basic* to perform a LAR Edit Check function on the specially formatted data on this view. Missing and invalid information is returned listing error codes designated by the implementation of the regulation by FFIEC. You can review their requirements at <http://www.ffiec.gov/hmda/doc/edit2005.doc>. The *Wiz Basic* Edit Check function checks for all edit items specified in that document. See the sample results report below.

A LAR Edit Check can return three types of error designations:

- Those with an ‘S’ code have syntax errors. You cannot submit a transaction with these errors.
- Those with a ‘V’ code have validity errors. You cannot submit a transaction with these errors.
- Those with a ‘Q’ code have quality errors. You can submit with these. They are flags presented by the LAR Edit Check function to alert you that there is abnormal data in the transaction so you can check the record. These errors can be ignored.

Request ID: 1:test hmda RE app
Rate Spread: NA
V445 Preapproval = 2 and action taken type is missing or does not = 1-5
V255 Action taken type is missing or not in range 1-8
V265 Action taken date is invalid format and/or date
V525 HOEPA status is missing or does not = 1 or 2
S270 Century and/or Year for action taken date does not match activity century/year
V530 Loan purpose = 1, therefore HOEPA status must equal 2
V340 Type of purchaser must be in the 0-9 range

For ARTA Lending transactions, make changes in the transaction, where appropriate. For editable fields, make corrections directly on the HMDA LAR Record Information screen. You can run a LAR Edit Check and correct the transaction as many times as needed until you get no errors or only ‘Q’ (quality) entries on the Edit Check results report.

### Print Button

Clicking the **Print** button displays a preview ‘report’ page of the fields and corresponding information on this view. You can print this page, save it with the transaction paper file, and use this report page to verify

data during the batch processing checks or as an audit tool for your own HMDA reporting processes.

<b>Applicant</b> test hmda RE app			
<b>Co-Applicant</b>			
<b>Transaction Information:</b>			
<b>Date application received</b>	11-23-2004	<b>Application/Loan number</b>	1104 - RE19
<b>Loan type</b>	1 = Conventional	<b>Loan purpose</b>	1 = Home purchase
<b>Pre-approval</b>	2 = Pre-approval not requested	<b>HOEPA status</b>	
<b>Loan amount</b>	110000.00	<b>Gross annual income</b>	60000.00
<b>Maturity date</b>	12-05-2019		
<b>Rate Spread Information:</b>			
<b>Lien status</b> 1 = First lien			
<b>APR</b>	5.001	<b>Rate spread</b>	NA
<b>Loan term</b>	15.000		
<b>Lock date</b>	11-23-2004		
<b>Subject Property:</b>			
711 Anderson Ave			
St. Cloud, MN 56301			
<b>Geo-code:</b>			
<b>MA number</b>	41060	<b>County code</b>	145
<b>State code</b>	27	<b>Census tract</b>	0007.01
<b>Origination/Disposition:</b>			
<b>Action date</b>	11-29-2004	<b>Purchaser type</b>	0 = Not applicable (not originated or sold - LAR calendar year)
<b>Action taken</b>			
<b>First denial reason</b>			
<b>Second denial reason</b>			
<b>Third denial reason</b>			
<b>Government monitoring:</b>			
<b>Applicant/Borrower</b>			<b>Co-Applicant/Co-Borrower</b>
I do not wish to furnish this information			
Not Hispanic or Latino			
White			
Male			

### Save HMDA Data Button

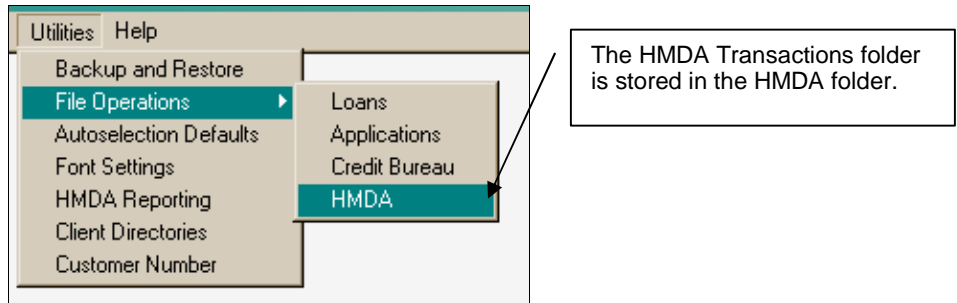
Clicking the **Save HMDA Data** button temporarily saves any HMDA data entered by you or returned by *Wiz Basic*, and closes the view. You are returned to the current view and field in the open transaction. HMDA data collected on this page is not saved with the transaction, until you save the ARTA Lending transaction.

### Cancel Button

Clicking **Cancel** closes the view without saving HMDA data entered by the user or returned by *Wiz Basic*. You are returned to the current view and field in the open transaction.

### Central Storage Folder for HMDA Transactions

A centralized folder holds HMDA reportable transactions. The HMDA Transaction folder is stored inside the HMDA folder, and is accessible through **Utilities, File Operations**.



### *What are the Benefits of this Folder?*

- Many organizations use File Operations functions on their Loans and Applications folders to delete ARTA Lending transactions to improve performance of the various Recall tasks.
- HMDA reportable transactions need to be maintained for the reporting year, until the HMDA.DAT file is submitted for the annual reporting requirement.
- ARTA Lending manages most of the work around the HMDA Reportable Transactions folder.
  - When you close and save the HMDA reportable transaction in ARTA Lending a copy is also saved to the HMDA Transactions folder. The transaction in the HMDA Transactions folder is updated with any changes made to the LAR Record Information screen.
  - All HMDA batch services point to this folder rather than the Applications and Loans folders, allowing users to manage those two transaction folders while maintaining all HMDA transactions in a central folder.
  - Whenever File Operations is used to delete transactions from the Loans or Applications folders, ARTA Lending verifies that each HMDA transaction to be deleted already exists in the HMDA Transactions folder. Any transaction not already in the HMDA Transactions folder is copied to that folder before it is deleted from the Loans or Applications folder.
  - When working in File Operations in the HMDA folder, you can click the **HMDA Reportable Transactions** button to perform File Operations on HMDA transactions.

**File Operations** [?] [X]

Select from the following to delete:

File/Report Name	Request Date	Request Time	HMDA Respondent ID	Report Year
Detailed_Report	12-15-2004	9 hr 25 mn 2 ...	0123456789	2004
Detailed_Report	12-06-2004	15 hr 1 mn 18...	0123456789	2004
Detailed_Report	12-06-2004	13 hr 18 mn 0...	0123456789	2004
Detailed_Report	02-28-2005	14 hr 10 mn 1...	0123456789	2004
HMDA	12-15-2004	9 hr 28 mn 54...	0123456789	2004
HMDA	12-14-2004	15 hr 50 mn 1...	0123456789	2004
HMDA	12-06-2004	15 hr 0 mn 43...	0123456789	2004
HMDA	12-06-2004	13 hr 17 mn 4...	0123456789	2004
IRS_Report	12-15-2004	9 hr 28 mn 3 ...	0123456789	2004
IRS_Report	12-15-2004	9 hr 25 mn 7 ...	0123456789	2004
IRS_Report	12-06-2004	13 hr 18 mn 6...	0123456789	2004
Public_Lar_Report	12-15-2004	9 hr 28 mn 5 ...	0123456789	2004
Public_Lar_Report	12-15-2004	9 hr 25 mn 10...	0123456789	2004
Public_Lar_Report	12-06-2004	13 hr 18 mn 8...	0123456789	2004
Transmittal_Report	12-15-2004	9 hr 20 mn 27...	0123456789	2004
Transmittal_Report	12-14-2004	15 hr 50 mn 4...	0123456789	2004
Transmittal_Report	12-14-2004	15 hr 21 mn 1...	0123456789	2004
Transmittal_Report	12-14-2004	14 hr 54 mn 5...	0123456789	2004

Search criteria

Path:

Report name includes:

HMDA Respondent ID:

Report year:

Request date equal to or older than:

File extensions:

Click to display the HMDA Reportable Transactions – File Operations view.

WIZ Instituti...	App #	Loan #	S.	Name	Loan Amount	Loan purpo...
E2ADFADF...	0105 - R...			hmda RE app, test	110000.00	Personal

Search criteria

Respondent ID: 0123456789

Report year: [ ] Date range from: [ ] To: [ ]

File Extension: [ ]

Type of transaction: [ ]

Update List

Restore Delete Export XML Cancel

### *Working with this Screen*

- This screen is similar to the HMDA Reporting – Batch Processing screen. It lists the transactions in *Wiz* Institution ID order for the filter criteria selected.
- Users can filter the list by Respondent ID, the reporting year, a date range (within the same reporting year), the file extension type (.ap or .ln), and/or transaction type (ARTA Lending or non-ARTA HMDA transaction).
- Clicking **Export XML** creates an XML export file for the selected transaction(s). Users may want to archive a reporting year's transactions after the HMDA.DAT file is created and submitted.
- Clicking **Delete** deletes the selected transaction(s) from the HMDA Transactions folder.

#### **Important!**

**Do not delete any transactions for a reporting year from this folder until the HMDA.DAT file is created and submitted for the reporting year.**

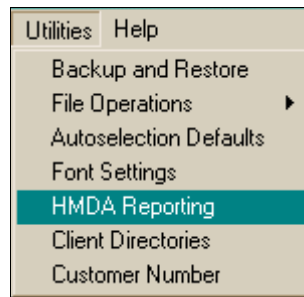
- Transaction changes or corrections to transactions **cannot** be made in the HMDA Transactions folder. Corrections must be made in the ARTA Lending transaction.

If transactions have been archived from the Loans or Applications folders, they can be restored to the respective folder by selecting one or more transactions and clicking **Restore**.

Make the changes in the ARTA Lending transaction and when that transaction is saved, the corrected version is copied to the HMDA/Reportable Transactions folder again.

## Batch Processes

Users with rights to the Utilities menu are able to perform batch HMDA processes, including batch geo-coding service, batch rate spread calculations, a batch LAR Edit Check, and creation of the HMDA report file and related lender reports.




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### IMPORTANT:

To create your HMDA Report you must retain the ARTA Lending application and/or loan files for all HMDA Reportable transactions for the year.

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Batch service assumes that an ARTA Lending user has already performed HMDA data collection at the transaction level, and that you are using the batch services to work with a group of records for a specified time period to:

- Update geo-codes
- Update rate spreads
- Edit check the LAR records for the group
- Request a HMDA report file be created.

For batch services the group of transactions will be sent, and a response will be returned indicating the results of the request on a transaction-by-transaction basis. Specific errors are corrected in the ARTA Lending transaction (on the HMDA LAR Record Information screen).

For Geo-Code and Rate Spread services, a Task Summary listing will display for each transaction showing:

- Updated fields or no updates made
- Unable to process because of missing/invalid information

Any changes made by the geo-code or rate spread batch service will update each transaction record as the results are returned.

For the LAR Edit Check, a summary is returned indicating the missing and invalid items in each transaction's current LAR record. No updates will be made to ARTA data as a result of the LAR Edit Check. You will need to correct any errors manually in the transaction.

Under the HMDA reports batch service, several options are available.

- You can request a HMDA.DAT file be prepared and returned for a group of transactions for any period of time. This is typically done once a year when your financial institution is ready to file. However, some institutions review their HMDA transactions monthly or quarterly to make corrections on a timely basis, rather than wait until the end of each year.
- When requesting a HMDA.DAT file, it is common to request a Loan Application Register (LAR), which is a printed copy of the LAR records.
- If your batch request is for your annual HMDA.DAT filing, you can request the Public LAR, which is the printed copy of the LAR modified according to regulation for public viewing.
- You can request an Institution Register Summary that can be used internally by your financial institution.
- For organizations mailing a paper copy of their HMDA report, a Transmittal Sheet can be requested so it can be printed and sent with the report.

## Selecting Transactions

HMDA reporting is done by HMDA Respondent ID. To request a batch service, begin by selecting the appropriate respondent ID for this batch request. Each ARTA Lending lender profile with this Respondent ID displays below the selected respondent ID.

Next, designate From and To dates for the time period on which you wish to report.

When you click **Update List**, both the Applications and Loans folders are searched for transactions that have a lender profile with the specified Respondent ID and with an 'Application received' date (from the HMDA – LAR Record Information screen) within the date range. Transactions matching those filters display in the transaction list on the screen. The total number of transactions in the filtered list is also displayed so you know the size of the batch request.

The *Wiz* Basic Institution ID is sent for authentication with all requests. ARTA Lending sends the *Wiz* Basic Institution ID from the first lender profile on the list, *except* for geo-code batch requests. For batch geo-code requests you will need to click the **Wiz Basic Institution ID** and then,

specify which *Wiz* Institution ID to process. Only one group of transactions can be requested at a time. You will get a separate response for each group requested.

**HMDA Reporting - Batch Processing**

Transaction filters  
 Select a HMDA Respondent ID from the list. The associated lender profiles are listed. Enter the beginning and ending dates for the transactions you want to include.  
 Update the list. Transactions with either an application date or loan date in range, for the selected lenders, will be listed.

Lender's HMDA Respondent ID: [Dropdown]  
 Date Range: From [Date] To [Date]  
 Lender profiles with this Respondent ID: [List Box]

[Update List]

WIZ Institution ID	App #	Loan #	Status	Name	Loan Amount	Loan purpose

[ ] records in list

The screenshot shows the HMDA Component software interface. At the top, there are four radio buttons for service selection: 'Geo-coding' (selected), 'Rate spread', 'LAR Edit check', and 'HMDA reports'. Below these is a button labeled 'Wiz Basic Institution ID'. The main area is titled 'Report services' and contains several checkboxes: 'Prepare the HMDA. DAT file', 'Prepare a Transmittal Summary report', 'Prepare a LAR report', 'Prepare a Public LAR report', and 'Prepare an Institution Register Summary report'. Below the checkboxes is a form with multiple input fields and dropdown menus for 'Institution name', 'Address', 'City', 'State', 'Zip Code', 'Tax ID', 'Signing officer name', 'Telephone number', 'Contact name', 'Fax number', 'Optional Email', 'Parent name', 'Supervising agency', and their respective addresses and locations. At the bottom of the form are two buttons: 'Wiz Basic' and 'Done'.

## Geo-Coding Service

Select the Geo-coding option then click the **Wiz Basic Institution ID** button to select the appropriate institution ID from the list. Click the **Wiz Basic** button at the bottom of the screen to geo-code the transactions in the list. Updated data is returned and saved with each transaction.

The batch geo-code service allows you to collect current geo-code information for your transactions. For example, when you collected the geo-code at transaction time for a construction loan, the address might have returned NA responses, but later may return actual MA, state, county and census tract entries.

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### Important

If you change the property address in a transaction, you should collect new geo-code information with the transaction geo-code function.

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## Rate Spread Service

Select the Rate spread option then click the **Wiz Basic** button at the bottom of the screen to calculate the rate spread for the transactions in the list. Updated data is returned and saved with each transaction.

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### Important

If you change information affecting the rate spread for a transaction, you should collect the new rate spread with the transaction rate spread function.

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## LAR Edit Check Service

Select the LAR Edit Check option then click the **Wiz Basic** button at the bottom of the screen to format and send a LAR record for each of the transactions in the list. An Edit Check summary is returned.

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### Workflow Tip

Performing a LAR Edit Check on a batch of transactions is a good starting place for determining what errors and incomplete information needs to be corrected at the transaction level. The LAR Edit Check will tell you if it finds NA values for geo-code or rate spread, which may be acceptable, but should be verified prior to submission.

From a workflow standpoint, running a batch LAR Edit Check allows you to make sure the ARTA Lending data and HMDA data is corrected. Using the LAR Edit Check results, you can make appropriate geo-code and rate spread changes at the transaction level if source data needs correcting.

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## HMDA Reports Service

Select the HMDA reports option then select the check boxes to specify which report services requested. You will need to complete the other fields on the screen with institution information for these reports. Click the **Wiz Basic** button at the bottom of the screen to request the file and/or reports for the group of transactions. The requested file/reports are returned.

When preparing your annual report or HMDA.DAT file for submission, you would typically request the LAR report and the Public LAR report services.

If you will send a paper HMDA report you would request the Transmittal Summary Report as well. If you submit electronically, this is not necessary, because all information from the Transmittal Summary is included in the HMDA.DAT file as the header file information.

Clicking **Done** closes this view. Clicking the 'X' in the upper right corner of the view performs the same function as clicking **Done**.

### Save Report Services — Transmittal Summary Data

In the previous version of ARTA Lending, users had to complete the Transmittal Summary data with each batch report request. With this release, ARTA Lending defaults certain information associated with (first) lender profile one time to this screen. Users can change or add any information in the Report Services frame. All lender-related entries made in the Report Services frame are saved, and these entries default in the next time batch reports are requested. Entries can be changed at any time. The last entries made are saved upon exiting the screen.

## Previewing Reports/Listings

For all reports and listings in this section, you can scroll the view and print it as needed.

### LAR Edit Check Batch Error Report

When the LAR Edit Check function is requested, each LAR record is checked against a specified set of rules. Missing and invalid information is returned listing error codes designated by the implementation of the regulation by FFIEC. You can review their requirements at <http://www.ffiec.gov/hmda/doc/edit2005.doc>. The *Wiz* Basic Edit Check function checks for all edit items specified in that document.

A LAR Edit Check can return three types of error designations:

- Those with an ‘S’ code have syntax errors. You cannot submit a transaction with these errors.
- Those with a ‘V’ code have validity errors. You cannot submit a transaction with these errors.
- Those with a ‘Q’ code have quality errors. You can submit with these. They are flags presented by the LAR Edit Check function to alert you that there is abnormal data in the transaction so you can check the record. These errors can be ignored.

Request ID: 1:test hmda RE app
Rate Spread: NA
V445 Preapproval = 2 and action taken type is missing or does not = 1-5
V255 Action taken type is missing or not in range 1-8
V265 Action taken date is invalid format and/or date
V525 HOEPA status is missing or does not = 1 or 2
S270 Century and/or Year for action taken date does not match activity century/year
V530 Loan purpose = 1, therefore HOEPA status must equal 2
V340 Type of purchaser must be in the 0-9 range

### LAR Report

The LAR (Loan Application Register) is a viewable/printable copy of the content of the HMDA.DAT file. Information on the report is listed by transaction, and coded to meet the regulatory requirements.

As of this publishing, the HMDA report function and report contains information about the applicant and co-applicant. If more than two

applicants/borrowers are present on an ARTA Lending transaction, only the Primary Applicant and first Co-Applicant or the Borrower and first Co-Borrower will be included in the HMDA LAR record.

### Public LAR Report

The Public LAR report is a viewable/printable copy of the content of the HMDA.DAT file modified according to regulation so it can be provided to the public upon request. The format and layout matches the LAR report, except that as specified by regulation, the loan or application number, the date the application was received, and the date action was taken are removed from the report.

### Institution Register Summary (IRS) Report

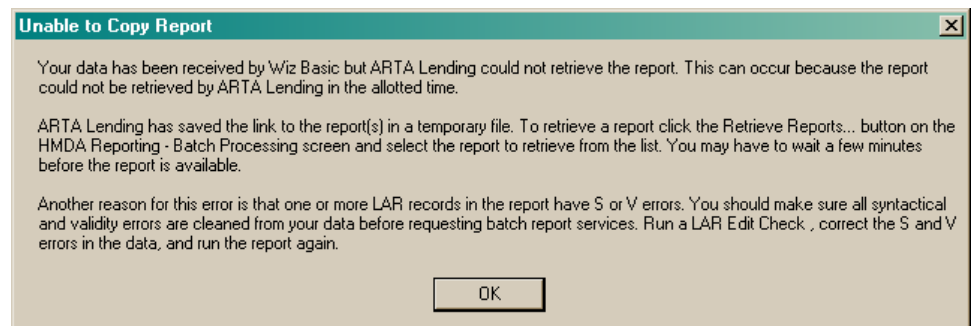
The Institution Register Summary (IRS) report is recognized by the FFIEC, but is only used internally by financial institutions. It can be used as a check of the information that is being submitted in their HMDA.DAT file. The report will give you a summary by MA code of the total amounts and types of loans being submitted, providing an easier way to view the information quickly.

### Transmittal Summary

If your financial institution has 25 or fewer entries on their HMDA LAR, you may collect and report data in paper form. Print Transmittal Summary to accommodate this situation.

### Retrieving Reports

When a report is not immediately available, an error message box is displayed and directs the user back to HMDA Reporting – Batch Services.



Clicking **OK** returns the user to the HMDA Reporting – Batch Services screen. When unprinted reports are available, a **Retrieve Reports...** button is displayed.

Clicking displays the Retrieve Reports popup screen.

Button is only displayed when there are reports requested but not returned with the request.

**Retrieve Reports**

Check the box by the report(s) you want to retrieve. Retrieved reports are automatically deleted from this list.

Retrieve	Delete	Report Type	Request Date	Request Time
<input type="checkbox"/>	<input type="checkbox"/>	HMDA	04-25-2005	11 hr 20 mn 53 sec
<input type="checkbox"/>	<input type="checkbox"/>	Transmittal_Report	04-25-2005	11 hr 20 mn 54 sec
<input checked="" type="checkbox"/>	<input type="checkbox"/>	Detailed_Report	04-25-2005	11 hr 26 mn 40 sec
<input type="checkbox"/>	<input type="checkbox"/>			
<input type="checkbox"/>	<input type="checkbox"/>			
<input type="checkbox"/>	<input type="checkbox"/>			
<input type="checkbox"/>	<input type="checkbox"/>			
<input type="checkbox"/>	<input type="checkbox"/>			
<input type="checkbox"/>	<input type="checkbox"/>			
<input type="checkbox"/>	<input type="checkbox"/>			
<input type="checkbox"/>	<input type="checkbox"/>			
<input type="checkbox"/>	<input type="checkbox"/>			
<input type="checkbox"/>	<input type="checkbox"/>			
<input type="checkbox"/>	<input type="checkbox"/>			

Delete Retrieve Done

**Working on this Screen**

- Select the check box in the Retrieve column for each report you want to retrieve, then click the **Retrieve** button. When returned, the report is deleted from this view.
- If the error message displays repeatedly indicating a report cannot be returned, there are probably errors in the data and the report cannot be created by *Wiz Basic*. For these situations, check the check box in the Delete column next to each report to be removed from this screen, then click the **Delete** button.

- Click **Done** to close this popup and return to the HMDA Reporting – Batch Services screen.
- Run the batch LAR Edit Check service and correct any S or V errors within the applicable transaction(s).
- Once all errors have been corrected return to Utilities to request HMDA Reports.

## HMDA.DAT file

The structure and content of this file is specified by FFIEC (Federal Financial Institutions Examination Council). The data will be returned in the required format. The DAT file for this batch request can be saved in the HMDA folder.

Your financial institution is responsible for filing the HMDA.DAT file or a paper report with the appropriate regulating agency as specified by the regulations. Most institutions choose to submit via electronic format, which may include encrypting the DAT file and emailing to the regulating agency.

**Wiz Basic does not encrypt or offer the actual submission service.**

Information about submitting the HMDA report and downloading/using the recommended encryption tool software can be downloaded from this government site <http://www.ffiec.gov/hmda> .

## Conversion of Prior Version HMDA Transactions

So you do not have to recall and resave each HMDA reportable transaction currently in your Applications and Loans folders, we are providing a tool that will read these files and copy all HMDA reportable transactions to the HMDA Transactions folder.

If you have archived transactions off ARTA or have an implementation that uses multiple Loans and Applications folders on individual machines or some other configuration, you are responsible for running the tool on each file that contains HMDA reportable transactions.

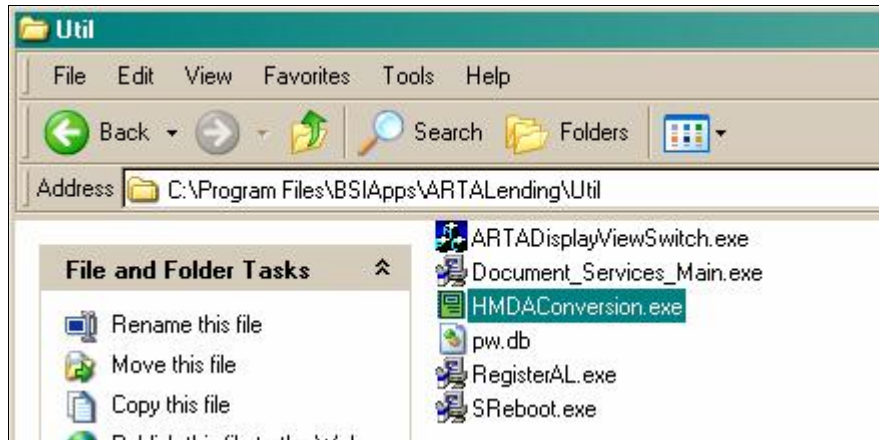
With the change to a centralized folder for HMDA reportable transactions, we are providing a conversion tool that you can use to copy existing HMDA transactions from your Applications and Loans folders to the HMDA Transactions folder.

### Important!

- If you have multiple network locations for storing Applications and Loans folders, you must run this conversion utility for each.
- If you have archived ARTA transactions, you will need to restore those transactions into an appropriate Applications or Loans folder and run the tool for those folders as well.

To use this tool perform these steps. This procedure assumes that ARTA Lending is installed in the default C:\Program Files\BSIApps\ARTALending location.

1. From the client computer, open the ARTA Lending/Util folder.



2. Select the HMDAConversion.exe file and copy the file to the root ARTA Lending folder.
3. Click the **HMDAConversion.exe** icon, then either click **OK** to proceed or **Cancel** to back out of the conversion.



4. If you click **OK**, the conversion tool will run and read through the Applications folder and the Loans folder in the root ARTA Lending directory, copying each HMDA reportable - ARTA or Non-ARTA HMDA reportable transaction it locates into the HMDA/HMDA Transactions folder.
5. You will see the activity on the progress bar. Do not interrupt the process or you will have to redo the conversion.

Remember if you have separate data locations per client, or you have a central data store, but have archived off transactions, you will need to point to and run this tool on the Applications and Loans folders at each client, or for each archive folder.

## How to Contact BSI Software SupportLine

### Support Web Site

Visit our Software Support Web site for documentation, downloads, frequently asked questions, training, support information, or to submit issues through e-mail at the following location:

[www.Support.BankersSystems.com](http://www.Support.BankersSystems.com)

We believe you'll find this site to be a valuable source of support information. We have added links to many industry sites that we think will benefit you.

### E-Mail

You can also e-mail us at [artalendingsup@BankersSystems.com](mailto:artalendingsup@BankersSystems.com).

### Call

1-800-274-2711

Our SupportLine technicians are ready to take your calls Monday through Friday, 7 A.M. to 7 P.M. Central Time. Voice mail operates continually, allowing you to leave us a message after business hours and on weekends. However, calls will be returned Monday through Friday between 8 A.M. and 5 P.M. Central Time.

**You can call our SupportLine technicians at 1-800-274-2711.**

### Available extensions for your product questions

<b>ARTA Lending</b>	Ext. 4021
<b>Application Module</b>	Ext. 4021
<b>Flood Certification Module</b>	Ext. 4021
<b>HMDA Component</b>	Ext. 4021
<b>Credit Bureau Access Module</b>	Ext. 4058
<b>Automated Underwriting Module</b>	Ext. 3053

To help us handle your question as quickly as possible, have these items handy before you call:

- product name and version number
- customer number
- operating system and version number

### Fax

320-240-4252

You may fax us at 320-240-4252. Attention: SupportLine

### Write

If you prefer, write a letter detailing your question and send it to:

SupportLine  
Bankers Systems, Inc.  
P.O. Box 1457  
St. Cloud, MN 56302