

Guide to HMDA Component

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

This publication was written for ARTA Lending.

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Guide to HMDA Component
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Technology News and Updates

Home Mortgage Disclosure Act (HMDA) Update

ARTA Lending has been updated to reflect recent changes in the HMDA reporting requirements. HMDA requirements do not change until January 1, 2018, at which time lenders are required to collect and report many new pieces of information. The majority of HMDA Information has moved to HMDA Wiz, but the data that is needed to complete the application documents will remain on the LAR Record Information screen. One important piece that is changing is the government monitoring collection. The HMDA regulation effective January 1, 2018 allows for early collection of the new demographic information and therefore, with this release, this information will be presented. If the action date is January 1, 2018 or later, this new information as entered will be sent to HMDA Wiz. If the action date is in 2017, only the government monitoring information you are accustomed to seeing will be sent.

Don't Have the HMDA Component but Want It

If you are interested in using the HMDA Component in ARTA Lending, please contact your Sales Executive or contact Customer Support at 800-274-2711 ext 1123301 for further details.

Getting Started

While HMDA Wiz is purchased with an annual license fee, there is no license or per-transaction fee from Wolters Kluwer for the HMDA Component.

When your HMDA Wiz order is processed, your institution will receive two emails from Wolters Kluwer, the first of which is an Order Confirmation. The second, a Setup Confirmation email, will contain a user name and password for an administrative single user for your institution. This user must log into <https://www.wizenterprise.com/Login.aspx> to create an 'Integration Account' to enable the HMDA Wiz/ARTA Lending integration and to create individual user accounts for each user at your institution who will utilize HMDA Wiz. The Integration Account and individual user accounts are not generated automatically - just the first administrator account.

Enter the newly created credentials for the Integration account into the HMDA - Wiz Username field in each ARTA Lending User profile(s).

Note: The HMDA Wiz Institution IDs will not be assigned anymore. See "Setup Information" in this guide for instructions.

Setup Information

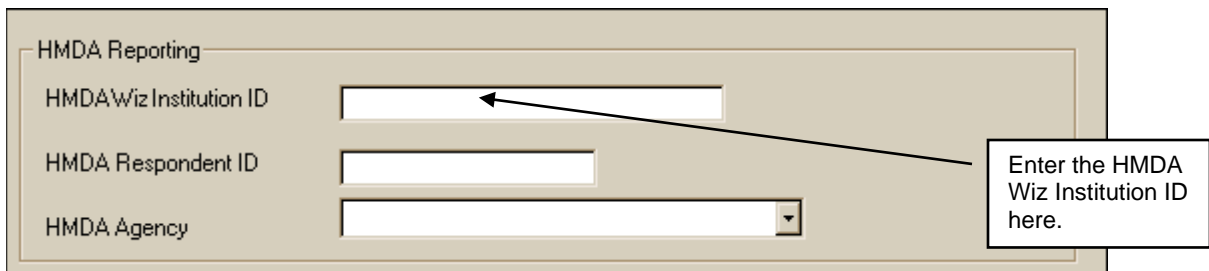
Lender Setup

The HMDA Wiz Institution ID should be entered into each Lender profile when setting up or editing a Lender under General Setup.

Note

New HMDA Wiz customers will no longer receive a HMDA Wiz Institution ID. Please enter any numerical ID in the HMDA Wiz Institution ID prompt in the following format: 8 digits-4 digits-4-digits-12 digits. Example: 12345678-1234-1234-123456789012. Notice there are dashes but not spaces between the groups of numbers.

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



HMDA Reporting

HMDA/Wiz Institution ID

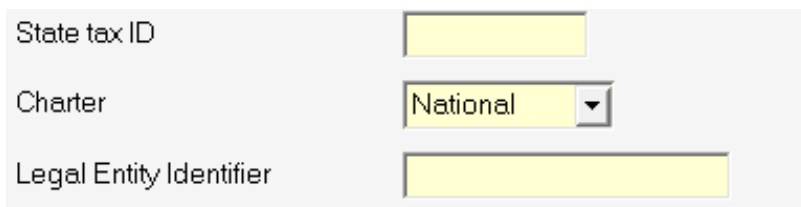
HMDA Respondent ID

HMDA Agency

Enter the HMDA Wiz Institution ID here.

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.

In General Setup, Lender, you will need to enter your Legal Entity Identifier (LEI).



State tax ID

Charter

Legal Entity Identifier

The LEI value will be used in HMDA transactions as one of the 3 components that make up the Uniform Loan Identifier (ULI). If your organization does not have an LEI, you can obtain one at the Global LEI Foundation website, <https://www.gleif.org/services/lou-services/issue-new-lei>.

User Setup

An Integration Account is created to be shared among all users.

New Users

Your institution will receive a Set Up Confirmation email from Wolters Kluwer. This email will contain a user name and password for the administrator account at your institution. This user must log into <https://www.wizenterprise.com/Login.aspx> to create an Integration Account to be utilized within ARTA Lending plus creating additional user accounts for each individual user for your institution.

Copy the Integration Account user credentials and paste them into the HMDA - Wiz User name and password fields in each respective ARTA Lending User profile.

The image shows a screenshot of the 'PCI Wiz Logon' interface. It features a table with three rows of user profiles. Each row has a label on the left, a 'User name' field in the middle, and a 'Password' field on the right. The rows are: 'Flood Certification - Flood Wiz', 'HOEPA and State/Local High Cost Loans - Wiz Sentinel', and 'HMDA Wiz'. Below the 'HMDA Wiz' row, there are two callout boxes. The first box, with an arrow pointing to the 'User name' field, contains the text: 'Enter or paste the HMDA Integration Account user name here.' The second box, with an arrow pointing to the 'Password' field, contains the text: 'Enter or paste the HMDA password for the Integration Account user here.'

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

Enter or paste the HMDA Integration Account user name here.

Enter or paste the HMDA password for the Integration Account user here.

Existing Users

When you originally acquired the ARTA HMDA Component, you received administration credentials. You will need these to log into the HMDA Wiz website at <https://www.wizenterprise.com/Login.aspx>. At the first login, you will be required to change your password. Once in HMDA Wiz you will need to create an Integration account.

Once you've created the Integration account in ARTA Lending you will need to enter the integration credentials for all users.

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

Enter or paste the HMDA Integration Account user name here.

Enter or paste the HMDA password for the Integration Account user here.

Your earlier administration credentials will no longer be needed in ARTA Lending.

Important

It is recommended that you consider creating an account for each user in HMDA Wiz. The user will use this when prompted to log in when selecting the **Edit HMDA Wiz Record** button. The user will be prompted to change these credentials every 90 days. These credentials will allow the user to access and complete the records on HMDA Wiz, including to Geocode and Edit check.

Permission to Update HMDA LAR Records

For any user select the **Allow user to update previously inserted HMDA LAR records** checkbox to give a user permission to update HMDA LAR Records using the **Update Record** button on the HMDA LAR Record screen.

E-mail address	<input type="text"/>
<input type="checkbox"/> Allow user to update previously inserted HMDA LAR records	
BSI Site Logon (Security Manager)	
User name	<input type="text"/>
Location ID	<input type="text"/>

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

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 two options:

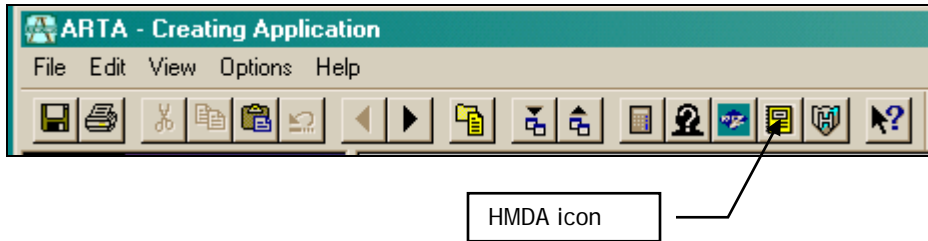
- **Not HMDA reportable** – a transaction where HMDA reporting is not required for your institution.
- **HMDA Reportable** – a transaction completed and documented in ARTA Lending that is HMDA reportable for your institution.

As of June 2017 existing transactions that were previously designated with the **Non-ARTA HMDA Reportable** option before the program was updated, will be converted to **HMDA Reportable**.

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 *HMDA Wiz* product in General Setup, User. 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.

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.

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: HMDA Reportable

If you choose the **HMDA Reportable** 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.

LAR Record Information Screen

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

The screenshot displays the 'HMDA - LAR Record Information' window. It contains several sections for data entry:

- Action date:** 09-10-2018
- Universal Loan Identifier Calculation:**
 - Legal Entity Identifier: LEGID889088080000111
 - *Application/Loan #: HMDA49 17
 - Universal Loan Identifier: LEGID889088080000111HMDA4917
 - *Alphanumeric characters only
- Subject property:**
 - Street address: 404 RIVERVIEW DRIVE
 - City: MONTICELLO
 - State: MN
 - ZIP code: 55362
- Government monitoring:**
 - Applicant/Borrower Name: DEAN MARTIN
 - The Demographic Information was provided through: [Dropdown menu]
 - I do not wish to furnish this information
 - Ethnicity:**
 - Hispanic or Latino
 - Mexican
 - Puerto Rican
 - Cuban
 - Other Hispanic or Latino
 - Enter origin: [Text field]

Not Hispanic or Latino

I do not wish to provide this information

Not applicable

Race

American Indian or Alaska Native
Enter name of enrolled or principal tribe:

Asian

- Asian Indian
- Chinese
- Filipino
- Japanese
- Korean
- Vietnamese
- Other Asian
Enter race:

Black or African American

Native Hawaiian or other Pacific Islander

- Native Hawaiian
- Guamanian or Chamorro
- Samoan
- Other Pacific Islander
Enter race:

White

I do not wish to provide this information

Not applicable

Note: Choices made in the **Collected on the basis of visual observation or surname** dropdown for Ethnicity, Race, or Sex will impact which fields or checkboxes are available with some controls disabled or choices limited from other dropdowns. Also, selecting the **Not applicable** checkbox will have a similar affect in their respective sections. These changes were made to guide you in making the appropriate demographic selections to avoid LAR Edit Check validation errors in HMDA Wiz.

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 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, UCA and UCA-RE-WOGM coming from either the Applications or Loans areas. The SMLA (Second Mortgage or Home Improvement Loan Application) 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.

HMDA Universal Loan Identifier (ULI)

Four fields have been added on the HMDA-LAR Record Information Screen below the existing Action date field:

- **Legal Entity Identifier (LEI):** This value is taken from General Setup. It cannot be edited.
- **Application/Loan #** - This is the loan or application number for your current transaction. Note that only alphanumeric characters can be used in this field. Any other character will generate an error message.
- **Universal Loan Identifier** - This value is the concatenation of the LEI, Application/Loan # and a calculated two digit check digit.
- The two digit unlabeled numerical field above the ULI is called a check digit and is calculated based on the characters that make up the LEI and Application/Loan #.

Government Monitoring Demographic Information

You can select subcategories and completion fields without selecting a main category for Ethnicity and Race. For example, you can select **Puerto Rican** without selecting **Hispanic or Latino**.

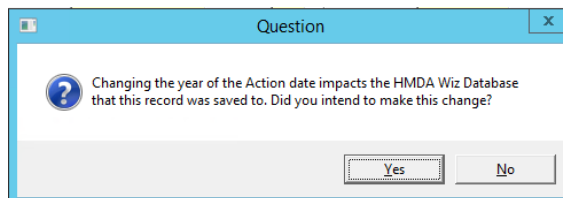
Note: HMDA Wiz LAR Service will accept the **Other** description text without its accompanying indicator. Until the HMDA Wiz LAR Service is updated, the Form View in HMDA Wiz doesn't display it correctly, but the Grid View does.

If the action date is in 2017, you will receive a popup warning message whenever you select a subcategory without selecting a main category:

You have subcategories selected without a main category selected. For transactions with an action date prior to 2018, only main categories are submitted. Would you like to proceed with inserting your record?"

This message will not be displayed for action dates in 2018 or later.

If you change the action date after you have saved to HMDA Wiz, you will receive the following warning message asking if you want to proceed:



Select HMDA Wiz File

This drop-down displays the list of all the databases created by your institution and listed in HMDA Wiz. Select the HMDA Wiz data file to which to add the record.

Insert Record Button

The **Insert Record** button will be available to all users for new transactions. Clicking **Insert Record** inserts the record into the database selected by the user in the **Select HMDA Wiz File** drop-down. If successful, a message will be displayed confirming the insert.

After the insert if the action date is prior to 2018, the **Insert Record** button will remain on screen to be consistent with past functionality. However, if the action date is in 2018 and the user has permission to update HMDA records (a setting within the General Setup, Users area) after inserting

the record, the button changes to **Update Record**. If the user does not have permission, the **Insert Record** button will no longer appear.

If you recall a transaction that was already submitted to HMDA Wiz prior to the 2017.1 release of ARTA Lending or earlier, a warning message will appear:

A duplicate record will be created if this transaction was previously inserted.

Note: If you click **Insert Record** but have not selected a HMDA Wiz File you will receive this message: Please select a HMDA Wiz File prior to "Insert Record."

Print HMDA Wiz Data Button

When clicked all of the HMDA data for the transaction will be read from HMDA Wiz and will appear in a report on your screen which can be printed. This button will only be active after **Insert Record** has been used.

Note: If the action date is in 2017, the report data will include the older HMDA reporting categories. If the action date is in 2018, the newer, expanded race and ethnicity data will be included in the report.

Edit HMDA Wiz Record Button

Recalling a HMDA transaction that was submitted to HMDA Wiz in a prior release of ARTA Lending

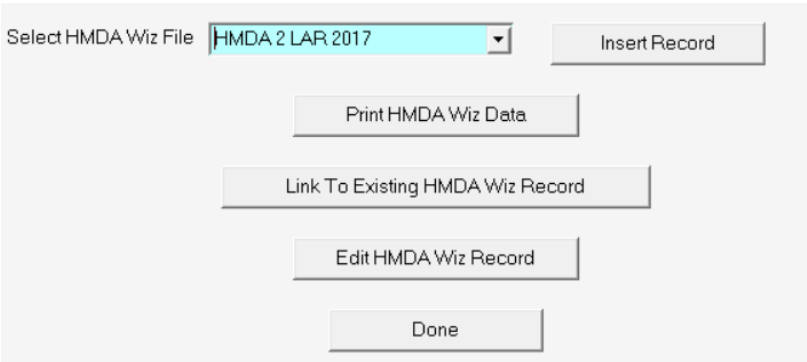
Earlier releases of ARTA lending, 2017.1 or earlier, didn't retain a link to a HMDA transaction. You may want to edit the transaction directly in HMDA Wiz by going to <https://www.wizenterprise.com/Login.aspx>. The alternative is to establish the link to the existing HMDA Wiz record which will enable the print HMDA Wiz Data functionality. The section titled [Older Transactions and Searching HMDA Wiz](#) explains the **Link to Existing HMDA Wiz Record** button.

For a new transaction, if it is 2017, after logging in you'll need to Edit your HMDA Wiz file and search for the Application/Loan # for the record to be edited. If it is 2018, after successfully logging in you'll be taken directly to the HMDA LAR Record tied to the current transaction.

The **HMDA Wiz** website provides you the dashboard capabilities, additional reporting, and increased file management capabilities allowing them to segregate and organize your annual submission files. More detailed help on logging into and using HMDA Wiz can be found at <https://www.wizenterprise.com/WebHelp/HMDAWizHelp.htm#System Overview/Portal Home Page and System Navigation.htm>.

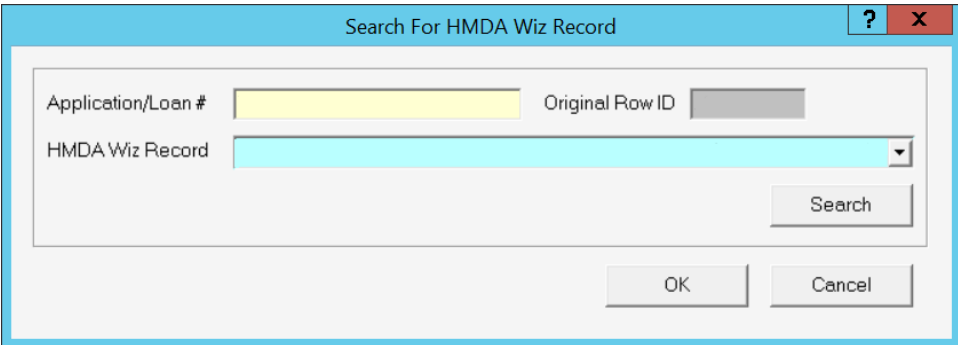
Older Transactions and Searching HMDA Wiz

For transactions created at or before the 2017.2 release of ARTA Lending that were submitted to HMDA, you will need to search HMDA Wiz to find the transaction in order to link it to the transaction in ARTA Lending. A new **Link to Existing HMDA Wiz Record** button has been added to the HMDA LAR Record Information screen.

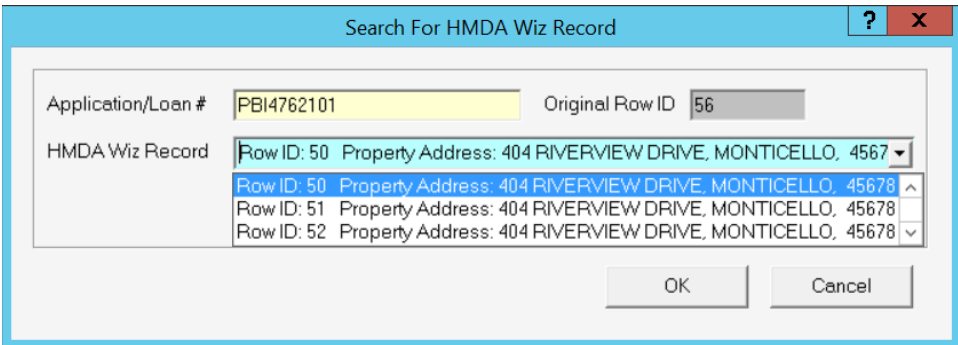


Note: This button will only be displayed for users that have the following permission: Allow user to update previously inserted HDMA LAR records.

Clicking the button will open a dialog box where you can search HMDA Wiz.



Clicking **Search** will initiate a record search at HMDA Wiz and the results will be displayed as part of a dropdown list.



Selecting one of the choices in the list will refresh the HMDA LAR Record Information screen. If the Action date is 2017 or earlier, the **Insert Record** button will appear. If the Action date is 2018 or

later, the **Update Record** button will appear. A link has now been established between HMDA Wiz and the older transaction.

Done Button

Clicking **Done** will save HMDA data for the current transaction to ARTA Lending including data added using the **Insert Record** button. Clicking the 'X' in the upper right-hand corner will give you a message asking if you want to save your data or not.

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 the main menu under **Utilities, File Operations, HMDA**.

What are the Benefits of this Folder?

Important: The log file used to list the reportable transactions as part of File Operations will no longer be updated in ARTA Lending. The File Operations may still be useful though for archival or historical reports.

- 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.
- 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.
 - 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 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.
- Clicking **Delete** deletes the selected transaction(s) from the HMDA Transactions folder.

Important!

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.

It is not recommended that a previous HMDA transaction be recalled to create a new transaction.

HMDA.TXT file

The HMDA.TXT file, formerly HMDA.DAT, used for regulatory filing purposes, is no longer being created in ARTA Lending. This functionality can now be found at HMDA Wiz as part of the submission process. Please consult the Submitting Data topic in the HMDA Wiz Help system under Procedures at [https://www.wizenterprise.com/WebHelp/HMDAWizHelp.htm#SystemOverview/Portal Home Page and System Navigation.htm](https://www.wizenterprise.com/WebHelp/HMDAWizHelp.htm#SystemOverview/Portal%20Home%20Page%20and%20System%20Navigation.htm) for more details.

Information about submitting the HMDA report can be downloaded from this government site <https://www.consumerfinance.gov/data-research/hmda/for-filers>.

How to Contact Wolters Kluwer Software SupportLine

Support Web Site or E-Mail

Visit our Software Support web site for documentation, downloads, frequently asked questions, training, support information, or to submit issues through e-mail at <http://support.wolterskluwerfs.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.

You can also e-mail us at artalendingsup@wolterskluwer.com.

Call 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.

For all your ARTA Lending questions use the following extension:

- ARTA Lending Ext. 1124021

NOTE: Please note that previously we provided additional phone extensions for you to use for various ARTA Lending modules. Those extra extensions are no longer valid, and all ARTA Lending related calls should use the 1124021 extension.

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

- version number
- customer number
- operating system and version number

Fax 1-800-860-3595

You may fax us, Attention: SupportLine

Write

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

SupportLine
Wolters Kluwer
P.O. Box 1457
St. Cloud, MN 56302

Authorization Codes

If you cannot locate your authorization code, or for other installation assistance, please call SupportLine at 1-800-274-2711 ext. 1124021.

