

INSTALLATION INSTRUCTIONS FOR HOT FIX 81FAIRBNKG03 ON WINDOWS

Before Downloading

The hot fix 81FAIRBNKG03 addresses the issues in Version 8.1 of SAS Fair Banking software on Windows as documented in the "Issue(s) Addressed" section of the hot fix download page:

<http://ftp.sas.com/techsup/download/hotfix/fairbnkg.html#81fairbnkg03>

These instructions assume that SAS Fair Banking 8.1 software has been installed in the following locations:

<!SASROOT>\hmdamva
<!ROOTPATH>

If you have installed these products in a different location, you will need to modify the paths in these instructions accordingly.

Important Notes

1. You must have SAS Fair Banking 8.1 installed on your system before applying this hot fix.
2. You must have Administrator privileges on your SAS server machine.
3. All currently active SAS sessions, daemons, spawners, and services must be terminated before applying this hot fix.
The following pre-installation steps must be completed before installing the hot fix.
4. a. Back up the entire Fair Banking solution in <!ROOTPATH>.
b. Back up <!SASROOT>\hmdamva\ucmacros and
<!SASROOT>\hmdamva\sasmisc
c. Make the following folders writable by removing the read-only attribute

<!SASROOT>\hmdamva\ucmacros
<!SASROOT>\hmdamva\sasmisc
<!ROOTPATH>\global\install

Installing this Hot Fix

1. Launching the hot fix executable will deliver two installation components to C:\81fairbnkg03 as follows:

C:\81fairbnkg03\hmdamva.exe
C:\81fairbnkg03\hmdamid.exe

Ignore hmdamid.exe. Execute only hmdamva.exe on SAS Fair Banking 8.1 SAS server machine.

Initiating the installation delivers the updated files to your SAS server.

2. To verify the installation of the hot fix, confirm that the files in these locations have been updated.

```
<!SASROOT>\hmdamva\ucmacros\applyhmdastdxforms.sas 6/19/2009
<!SASROOT>\hmdamva\ucmacros\partial_record_extract.sas 6/19/2009
<!SASROOT>\hmdamva\ucmacros\sfb_apr_spread.sas 6/23/2009
<!SASROOT>\hmdamva\ucmacros\sfb_update_ext_rate.sas 6/19/2009
<!SASROOT>\hmdamva\ucmacros\xls2sas.sas 6/19/2009
<!SASROOT>\hmdamva\sasmisc\datamodel\l_ext\ext_rate_arm.sas 6/19/2009
<!SASROOT>\hmdamva\sasmisc\datamodel\l_ext\ext_rate_fixed.sas 6/19/2009
<!SASROOT>\hmdamva\sasmisc\setup\sfb_81hotfix_columns.sas 6/19/2009
```

Manual Post-Installation Steps

1. Copy <!SASROOT>\sasmisc\data_model\l_ext\ext_rate_* sas to <!ROOTPATH>\global\install\ddl\sas\
2. Copy <!SASROOT>\sasmisc\setup\sfb_81hotfix_columns.sas to <!ROOTPATH>\global\install\setup\
3. Invoke the SAS Fair Banking SAS environment and run the following SAS code.

```
%sfb_update_ext_rate(amort_type=F) ;
%sfb_update_ext_rate(amort_type=A) ;
%inc "&rootpath\global\install\setup\
sfb_81hotfix_columns.sas";
%apply_app_detail_ddl(hmda_or_cra=HMDA);
```

4. Restart all SAS Fair Banking SAS services and the Web server.
5. Verify the hot fix installation by checking the following.
 - a. Tables L_EXT.EXT_RATE_ARM and L_EXT.EXT_RATE_FIXED should contain multiple records.
 - b. Name column in table CNTL.COLUMNS should contain 'FIXED_MORTGAGE_FLG' 'LOAN_TERM_FIXED_FOR_ARM' 'PRIME_RATE_USED_RT', and 'PRIME_RATE_USED_DT'
 - c. Tables L_<yyyy>s.APP_HMDA_DETAIL_CURR/ERR/AUDIT should contain the columns FIXED_MORTGAGE_FLG, LOAN_TERM_FIXED_FOR_ARM, PRIME_RATE_USED_RT, and PRIME_RATE_USED_DT. An example of <yyyy> is 2009.
 - d. Log on to the Web application with an account that has at least one HMDA record to correct. Navigate to the online HMDA error correction UI. Select a HMDA loan record to correct. Make sure that 'Fixed mortgage indicator' and 'Fixed terms of adjustable loans' appear in the 'Custom Column' section.

6. If HMDA data has been loaded before the hot fix is installed, run the following SAS code.

```
%let sub_year=2009;
%apply_edits_to_master(hmda_or_cra=HMDA);
%reporting_driver;
```

7. Make the following folders read-only if desired

```
<!SASROOT>\hmdamva\ucmacros
<!SASROOT>\hmdamva\sasmisc
```

Optional Configuration

Prime rate tables are updated weekly by FFIEC. To update the rate tables in SAS Fair Banking regularly, we suggest adding the following SAS code to the daily HMDA job that has been set up at your site.

```
%sfb_update_ext_rate(amort_type=F) ;
%sfb_update_ext_rate(amort_type=A) ;
```

Please note that %Sfb_update_ext_rate checks the value of the macro variable proxy_server to determine where to locate the prime rate data. If the proxy_server parameter is not blank, the macro downloads the rate data directly from the FFIEC Web site. If your site does not allow access to external Web sites using a proxy server, you will need to download the files manually. To do so, set proxy_server to blank in <!ROOTPATH>\global\control\sfb_autoexec_all.sas as shown here.

```
proxy_server=" ;
```

Then download these two files manually every week.

- Download <http://www.ffiec.gov/ratespread/YieldTableFixed.CSV> into the file <!ROOTPATH>\global\custom\rawdata\external\YieldTableFixed.CSV
- Download <http://www.ffiec.gov/ratespread/YieldTableAdjustable.CSV> into the file <!ROOTPATH>\global\custom\rawdata\external\YieldTableAdjustable.CSV