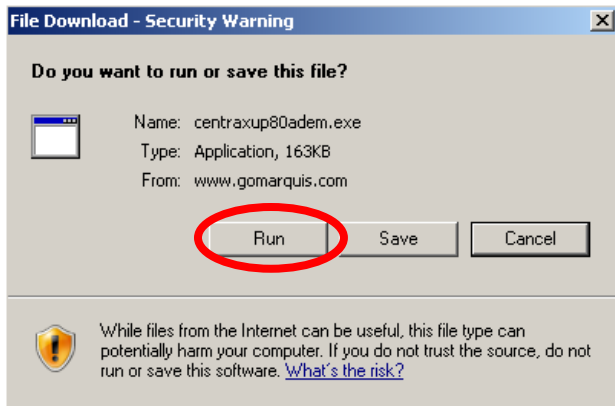


2008 HUD Income

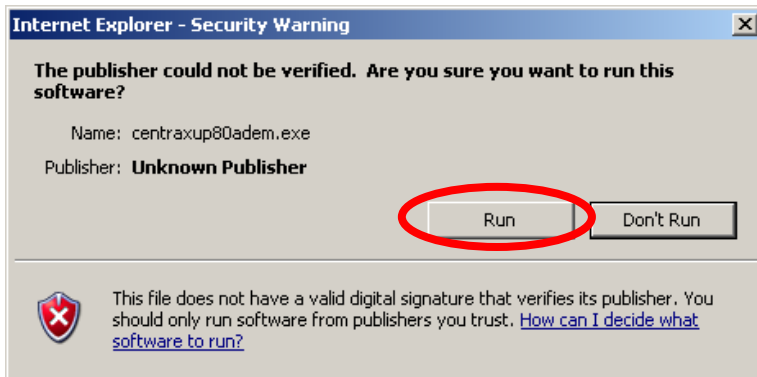
The 2008 HUD data is available. After you complete the software upgrade, you will need to update your 2008 data files to apply the new applicant income levels. If you have any questions about the instructions in this document, please contact our technical support staff at 800-627-5388 for assistance.

Use this link to download the CenTrax upgrade: <http://www.gomarquis.com/download/centraxup80adem.exe>

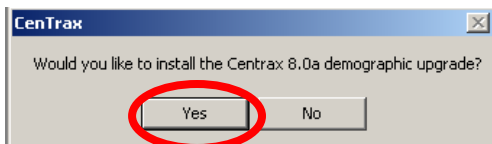
On the first screen you will click Run.



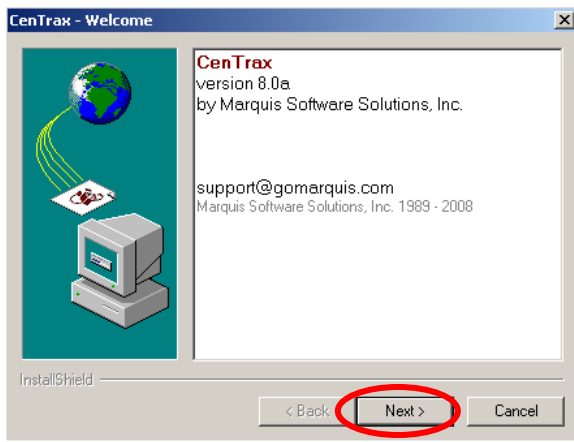
Click Run again.



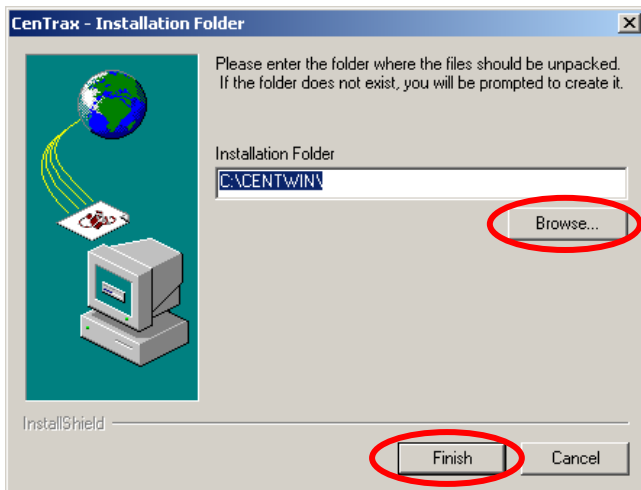
Click Yes to install the upgrade.



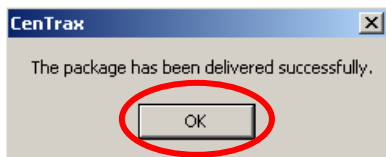
At the welcome screen, click Next.



Select the path where your CenTrax software is installed by clicking Browse. Once the correct path is selected, click Finish.



Click Ok when the process is complete.



The next time CenTrax is launched, the system will automatically complete the final steps of the upgrade. You will need to recalculate the demographics for your 2008 HMDA file and any other 2008 file that contains applicant income, such as consumer loan files.

From the main menu, select File, File Manager and activate your 2008 data file. Exit file manager and from the main menu select File, Update Derived Fields. Check the box next to Assign Demographics and then click Process. You only need to do this once for each 2008 data file.

Update Derived Fields

- Calculate Rate Spread**
Recalculates rate spread based on the APR and applicable treasury rate.
 All records excluding permanent Only records with no spread source
- Account Type mapping**
Assigns the Deposit/Loan, Corporate/Retail, Product code, CRA Type, HMDA Type and Data System ID based on the Account Type.
- HMDA and CRA Qualified Codes**
Refreshes HMDA and CRA qualified fields based on the GL Call Code.
- Line of Business Codes**
Refreshes Line of Business codes based on the Branch or Officer code.
 Branch Officer
- Region Codes**
Refreshes Region codes based on the Branch code.
- Denial Reasons**
Assigns HMDA and CRA denial reasons based on the User Defined denial reasons.
- Assigned Demographics**
Assigns the census tract income level, minority percentage level, and the HMDA and CRA income level of the applicant.
- Calculated Fields**
Assigns values to Joint Race and Gender, Loan to Income, and Days to decide internal fields.
- MSA Conversions**
Assigns correct 5-digit or 4-digit MSA based on file activity year.
- Transition Fields >>>** **Overwrite existing data**
Assigns values to new Race, Ethnicity, Preapproval and purchaser codes based on FFIEC transition rules. Use only to normalize pre-2004 files to 2004 HMDA standards.

Percent Complete: 100%