

IMPORTANT NOTE

- The CenTrax NEXT 1.4.3.1 upgrade can only be run on your software if you are already on CenTrax NEXT version 1.4.3. If your software is not on this minimum version, please reach out to your relationship manager to schedule an upgrade.

HMDA AGGREGATE DATA

- CenTrax NEXT 1.4.3 was configured to access all currently available HMDA aggregate data from our cloud storage location. The 1.4.3.1 upgrade updates locally stored tables with required institution data for the 2020 HMDA Aggregate Data.

SYSTEM

- **2021 FFIEC Demographic Update** – This upgrade contains the official FFIEC demographic update released in July 2021. The focus of this new file is providing the updated FFIEC Median Incomes used to calculate applicant income levels.
 - **Please note:** *It is recommended that you run Update Derived Fields and select the “Demographics” option to ensure the applicant income levels are recalculated using the 2021 FFIEC Median Incomes on all your records for 2021.*

If you have further questions, please contact Support or your Client Relationship Manager.