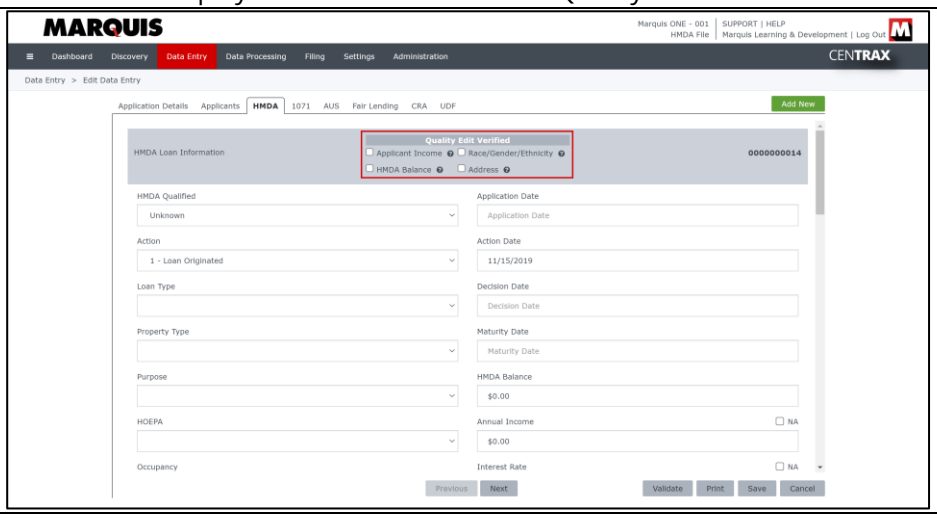
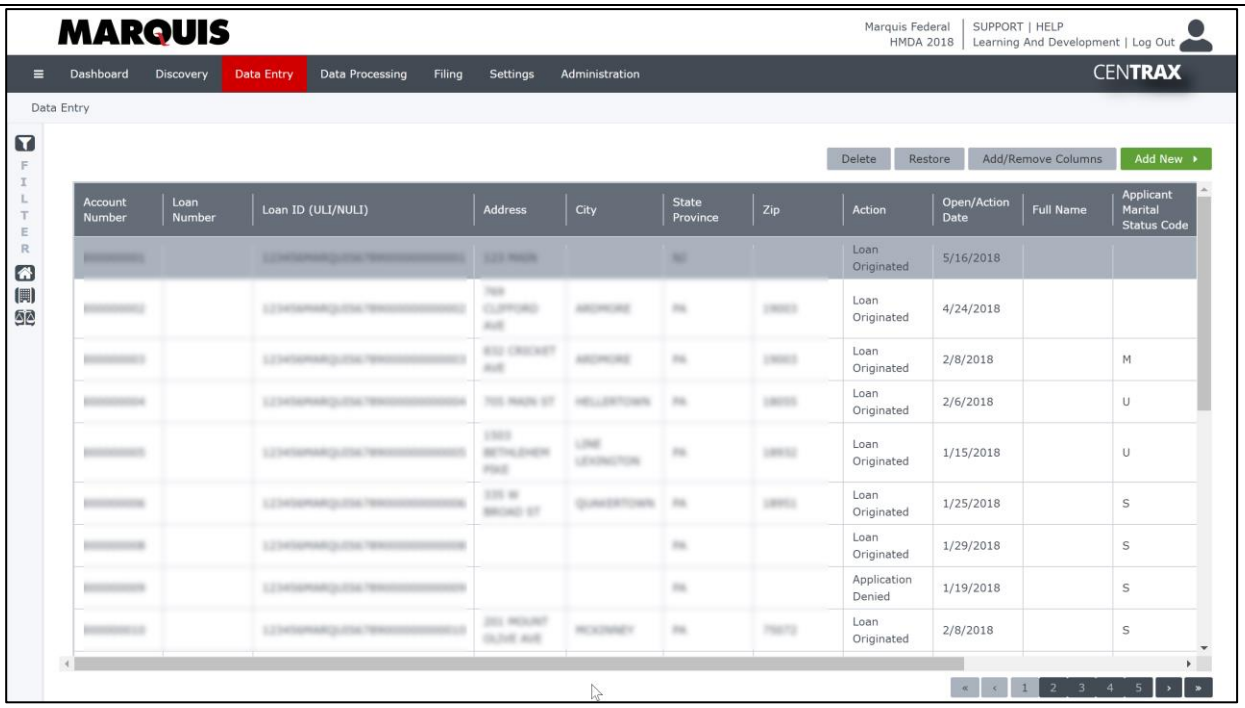
MARQUIS

CNX501	Data Entry – Add/Edit records
	This is the area of the software where records can be edited, deleted and/or added as well as reviewed.
Order of Steps	**Tasks**
Step 1	Log into **CenTrax NEXT**
	The active **Institution** and **File** will display in the upper right-hand section to the left of the name of the user logged in.
Step 2	If the active file is not the desired file, click on the file name and select the appropriate file in the upper right-hand section
Step 3	Click **Data Entry** from the top menu
	The data will display in a grid in the default data entry view, which can be modified
Step 4	To create a new record, click the green **Add New** button located in the upper right-hand corner
There are 8 tabs of data: Application Details, Applicants, HMDA, 1071, AUS, Fair Lending, CRA, and UDF. Clicking on the tab header will bring up those available fields. Move to the appropriate or desired set of fields to update.	
4.1	Click on the **Application Details** tab to fill out the appropriate information
4.2	Type in an account number in the **Acct #** box, as this is a required field needed to create the record
	• **Acct #** must be a unique value
Note: The ULI (Universal Loan Identifier) will autofill once the record is saved	
4.3	The **ULI** can be typed manually or will autofill when the record is saved if the record is flagged Yes for HMDA Qualified
4.4	Fill in the following **address** fields:
	• Address
	• City
	• State (drop-down arrow to select the name of the state)
	• Zip
4.5	If the **geography information** will be typed in, click the **Override** button next to Geocode/Demographics
4.6	Fill in the following fields:
	• State
	• County
	• Tract
	• MSA
4.7	• If desired, the N/A Checkbox may be utilized within the Geocode/Demographics area. Upon checking the box, the geocode State, Count, Tract and MSA fields will be updated with NA.
4.8	If CenTrax NEXT will be used to determine the geocode, leave the geocode fields blank and upon saving, the system will use the address on the record to determine the geocode information
Note: Once the record is saved, the Minority, Tract Income Level, and Applicant Income level fields will populate based on the information entered into the geocode fields.	
4.8	If the record is a HMDA record, continue updating the following fields in the **Applicant & Property** tab. If the record is a CRA record, move to **Step 10**.
Step 5	Complete the selection or updating of the **Applicants tab**:
	• Applicant Details
	• Applicant Race
	• Applicant Ethnicity

	• Applicant Sex
	• Applicant Credit Score
	• Applicant Age
	• Applicant Marital Status
Notes: Within the Applicants tab, the primary applicant is indicated with an asterisk.***** The record will automatically include fields for both a primary applicant as well as a co-applicant. If no Co-Applicant is present, click the second (empty) field displayed, and click the "No Co-Applicant" button to auto-fill any relevant Co-Applicant fields. **Note #2**: Both the Applicant and Co-Applicant may be included in HMDA and/or 1071 by selecting the necessary checkboxes within the Applicant Details area.	
Step 6	If a the record does contain a Co-Applicant, complete the selection or updating of the **Co-Applicant Field groups**:
	• Co-Applicant Details
	• Co-Applicant Race
	• Co-Applicant Ethnicity
	• Co-Applicant Sex
	• Co-Applicant Credit Score
	• Co-Applicant Age
	• Co-Applicant Marital Status
Note: The Applicant and Co-Applicant Proxy fields as well as the Applicant/Co-Applicant Derived Fields cannot be manually updated. They are updated during the save process or through a manually run process such as Update Derived Fields or BISG.	
Step 7	Click on the **HMDA** tab
7.1	Certain Quality and CenTrax edits are displayed at the top of the HMDA tab. Select the checkbox for the desired edit(s) you wish to suppress. Hover over the icon to display information about each Quality Edit.
	
7.2	Complete the selections of the HMDA Loan Information fields
7.3	If the **Rate Spread** will not be manually entered and will be calculated by CenTrax NEXT, the following fields are required for that calculation to take place:
	• Rate Type
	• Lock Date
	• APR

	• Loan Term
	• Introductory Rate Term
Note: To have CenTrax NEXT calculate the spread, click the **Calculate Spread** button or allow the calculation to occur during the save process when the **Save** button is clicked.	
7.4	If the records is not subject to regulation Z, click the box next to **Not Reg. Z**
7.5	For any fields where **"NA"** is applicable, **click the box** located to the right of the field. This will place a check mark in the "NA" box, resulting in the box being populated or converted to NA during submission.
Note: The fields for Total Units and Multifamily Affordable Units will both allow a max of 5 characters.	
Step 8	Click on the 1071 tab and fill in or update the following:
	• 1071 Qualified
	• 1071 Loan Information
	• Credit Type
	• Pricing Information
	• Business Information
Step 9	Click on the **AUS** tab
9.1	Complete the selections of the Automated Underwriting System fields that apply
Step 10	Click on the **Fair Lending** tab
10.1	Complete the selections in the desired Fair Lending fields
Note: Fields that are only updated through calculations or special process will be grayed out such as the Lien/Loan Ratio or System Override Status	
Step 11	Click on the **UDF** tab
11.1	Complete the selections of any UDF's (User Defined Fields) that apply
Step 12	If the record is a CRA record, click on the **CRA** tab.
12.1	Complete the selection or updating of the CRA Field groups:
	• Transaction Details
	• CRA Loan Information (required fields)
12.2	For any fields where **"NA"** is applicable, **click the box** located to the right of the field. This will place a check mark in the "NA" box, resulting in the box being populated or converted to NA during submission.
Note: Some fields are available in the CRA tab that have an impact on Mapping or Fair Lending processes such as Account Type, Loan/Deposit and Branch.	
Step 13	To check the record for any exceptions, click the **Validate** button located at the bottom right of the screen.
13.1	Click the **Ok** option or the X button to close out the exceptions window
Note: For information on HMDA Validity, Syntactical, or Quality exceptions, please refer to the most recent FIG or Filing Instructions Guide found on the CFPB's website under Resources for HMDA Filers. For information on CRA Validity, Syntactical or Quality exceptions, please refer to the FFIEC Guide to CRA Reporting.	
Step 14	Click **Save** to retain any information entered and to complete the creation of the record
Step 15	To **Edit** a record, click on the record within the list
15.1	Choose **Edit** from the menu items
15.2	Make the desired updates to the necessary fields
15.3	Click **Save** after all updates have been made
Step 16	To **Delete** a record, click on the record within the list
16.1	Choose **Delete** from the menu items

16.2	Click **Yes** in the confirmation message
	
Step 17	To **restore** a deleted record, click the **Restore** button located in the upper right-hand side of the window.
	Within the **Restore Deleted Entry** window, a list of records that have been marked for deletion will display
17.1	Click on the record, and click the **Restore** button
17.2	Click **Close** to close out the window if nothing is to be restored
Note: Use the Search box to quickly locate a record within the list.	
	The **Filter** option is available within the Data Entry window to easily identify specific records.
Step 18	Click the **Filter** icon on the far left hand side of the screen.
18.1	When the filter window slides out, click the "**+**" to add a new filter OR click the drop-down arrow to the right of the **Save** button and select **Open** to select a saved filter
	For help with filtering, please refer to the **CNX402 Discovery – Filtering.pdf**
Note: The fields displaying within the grid can be modified and updated to display the more desired fields within the Add/Remove Columns settings.	
Step 19	Click the **Add/Remove Columns** button in the upper right-hand side of the window
19.1	To **Add** fields, click on a field within the **Available Columns** box
	• Type into the search box to easily locate a field
19.2	Click on the single **Add >** button to move over the highlighted fields
19.3	Click the double **Add >>** button to select ALL fields
19.4	To **Remove** fields, click on a field within the box on the right
19.5	Click on the single **Remove <** button to remove the highlighted fields
19.6	Click the double **Remove <<** button to remove ALL fields
19.7	To change the **order** of the display for the fields, use the **up** and **down** arrows to the right
19.8	Click on a field within the right-hand box to **highlight** it
19.9	Click the **up** or **down** arrow to move the field to the desired location in the list

	Repeat for as many fields until the desired order is set
Step 20	Click **Save** to retain the changes or **Cancel** to remove changes
20.1	Click **Reset To Default** to reset the data entry columns
	The fields that display within Data Entry should now reflect the changes made