

Member Guide to the FFD Online System



Member contacts may use this guide to help navigate the FFD Online system and perform the following functions:

1. **Log into FFD Online through the Bank4Banks® transaction website**
2. **View all FFD member activity**
3. **Initiate and complete a participant reservation**
4. **Respond to a reservation clarification request**
5. **Initiate and complete a disbursement request**
6. **Respond to a disbursement clarification request**
7. **Submit a participant withdraw request**

This guide also contains the following appendices to further assist FFD members:

- Appendix A. Dashboard Summary Field Explanations**
- Appendix B. Reservation and Disbursement Status Descriptions**
- Appendix C. Reservation and Disbursement System Questions**

If you have any questions about FFD Online navigation, please call the FHLBank Pittsburgh (Bank) Community Investment Department at 800-288-3400, option 4.

Bank4Banks is a registered trademark of the Federal Home Loan Bank of Pittsburgh.

FUNDING ROUNDS

Below is key information associated with the FFD funding rounds. For more information, please visit the FFD webpage on www.fhlp-pgh.com.

- The funding round open date for FFD will be announced via the Bank's At A Glance member news site and on the Bank's public website.
- The funding round closure will be announced via the Bank's At A Glance member news site and on the Bank's public website.
- The funding round will close once the Bank determines enough applications are received to commit available funding; the program is first-come, first-served. Submitting an application is not a guarantee of funding.
- FFD Online is accessible through Bank4Banks Sunday-Saturday 6 a.m. to 11:30 p.m., including Bank holidays.

NOTE: If you require instructions for becoming an FFD user in Bank4Banks, please contact your institution's Customer Security Administrator (CSA) or the Bank's Community Investment Department. You can also refer to the Member Guide to Access FFD Online.

SYSTEM REQUIREMENTS

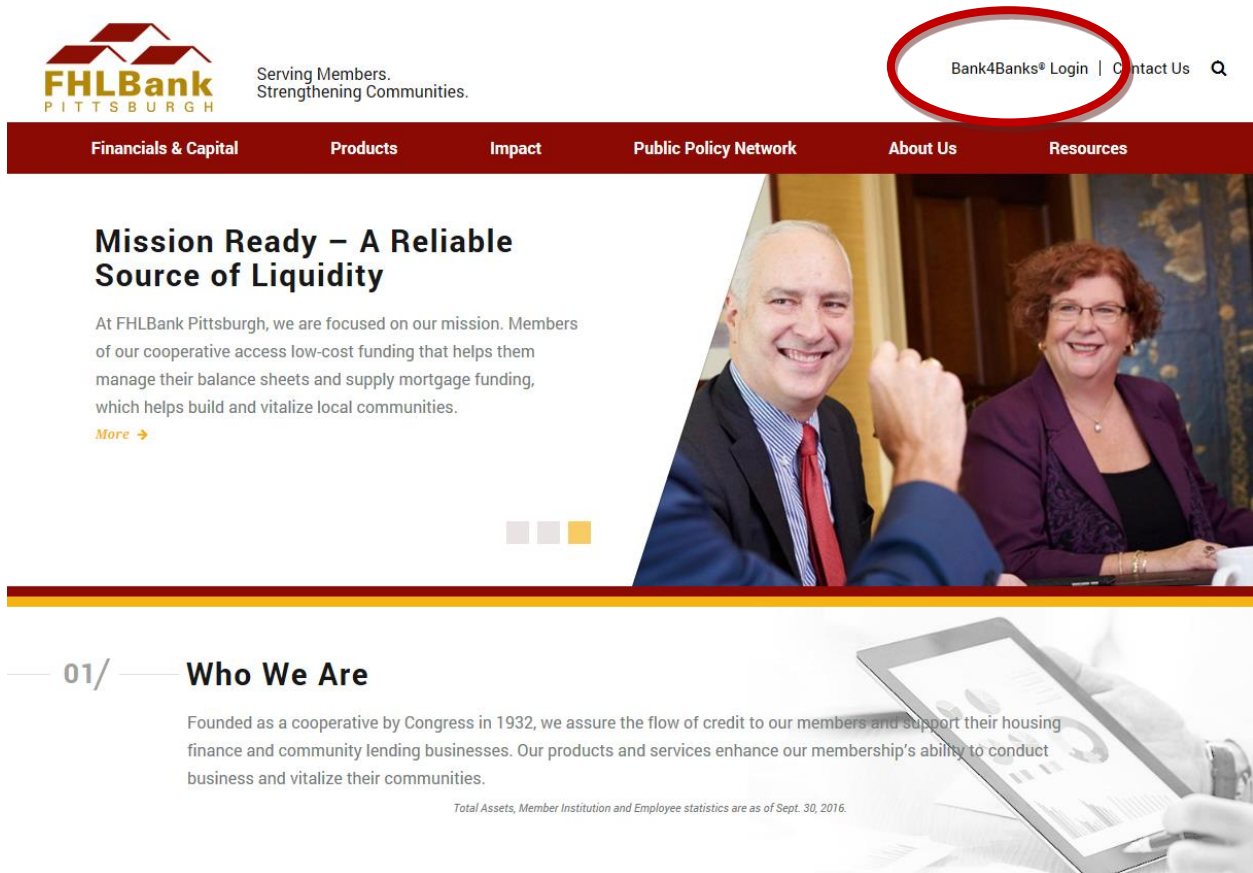
FFD Online, which is supported through Bank4Banks, requires Internet Explorer 8-11. FFD Online cannot be accessed via Firefox, Chrome or any other unsupported browser.

Please allow 24 hours from time of Bank4Banks credential authentication before you access FFD Online. This time is needed to integrate the user profile into the automated system.

HOW TO LOG IN

Step 1:

Access FFD Online through the Bank4Banks transaction site, which is located on FHLBank Pittsburgh homepage (www.fhlb-pgh.com).



FHLBank
PITTSBURGH

Serving Members.
Strengthening Communities.

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Financials & Capital Products Impact Public Policy Network About Us Resources

Mission Ready – A Reliable Source of Liquidity

At FHLBank Pittsburgh, we are focused on our mission. Members of our cooperative access low-cost funding that helps them manage their balance sheets and supply mortgage funding, which helps build and vitalize local communities.

[More →](#)

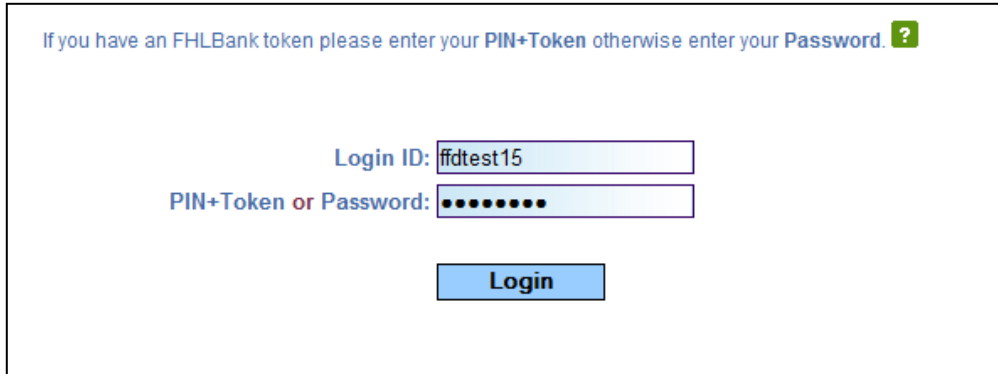
01/ Who We Are

Founded as a cooperative by Congress in 1932, we assure the flow of credit to our members and support their housing finance and community lending businesses. Our products and services enhance our membership's ability to conduct business and vitalize their communities.

Total Assets, Member Institution and Employee statistics are as of Sept. 30, 2016.

Step 2:

Enter your Login ID and Password. Do not enter a personal identification number (PIN), only your password.



If you have an FHLBank token please enter your PIN+Token otherwise enter your Password. ?

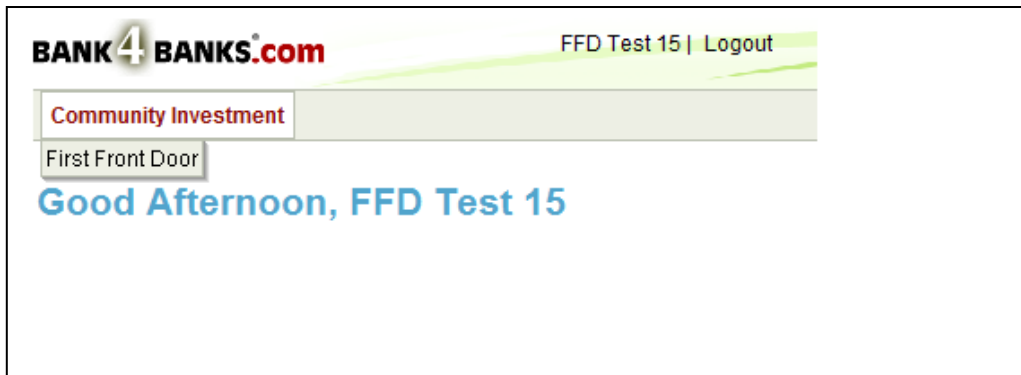
Login ID: ffdtest15

PIN+Token or Password: ••••••••

Login

Step 3:

The Community Investment menu will be displayed with the First Front Door option in the menu under it (see below). Hover over the words **Community Investment** to display First Front Door, then Click on the First Front Door link.



Step 4:

You will automatically be directed to the Dashboard screen.

VIEWING ALL FFD MEMBER ACTIVITY

After successfully logging into FFD Online, the Dashboard screen automatically displays. The Dashboard displays many important program data fields, including summary information for program activity and the individual records for homebuyer reservations. Please see Appendix A Dashboard Summary Field Explanations for additional information.

At any time, Dashboard information can be exported into Excel for further distribution or analysis using the Export key located in the top-right corner.

The screenshot shows the FHLBank Pittsburgh dashboard. At the top, it displays the user's name 'Lori Graham' and a 'Logout' link. The current date and time are 'December 22, 2015 at 11:59 AM EST'. There are navigation links for 'Home | Messages (0) | User Guide'. Below the header, there are tabs for 'Dashboard' and 'Initiate'. The main content area is titled 'Dashboard' and includes a 'Select Round to Display' dropdown set to 'Quick Expiration12.9'. To the right, there is an 'Export' button circled in red. Below this are summary statistics for various reservation metrics. At the bottom, there is a table of reservation records with columns for Reservation Number, Disbursement Number, Participant Last Name, Participant First, Middle Name, Member Contact, Date Reservation Submitted, Current Status, Subsidy Reserved, Grant Expiration, Withdrawal Requested, and Subsidy Disbursed. A 'Reset Current Filtering' button is located at the top right of the table.

Reservation Number	Disbursement Number	Participant Last Name	Participant First, Middle Name	Member Contact	Date Reservation Submitted	Current Status	Subsidy Reserved	Grant Expiration	Withdrawal Requested	Subsidy Disbursed
447	N/A	Bean	br	Lori Graham	Dec 10, 2015 03:43:35	Reservation Request Under Review	\$ 0.00	N/A	N	\$ 0.00
453	N/A	Bunny	Slow	Kate Swanson		Reservation Request Pending	\$ 0.00	N/A	N	\$ 0.00
448	N/A	Carrot	Little	Lori Graham	Dec 10, 2015 03:45:36	Reservation Request Expired	\$ 0.00	Dec 16, 2015 12:00:00	N	\$ 0.00

USING THE SEARCH FUNCTION TO FIND A HOMEBUYER RECORD

To search for a specific homebuyer record, use the boxes underneath the first five column headings of the Dashboard. These are the searchable fields. To search for a specific record type, use the Tab button to produce filter results. To clear filter results, select the Reset Current Filtering button and all dashboard records will display.

This screenshot shows the search function on the dashboard. It highlights the first five columns of the reservation table: Reservation Number, Disbursement Number, Participant Last Name, Participant First, Middle Name, and Member Contact. Each column has a search input box below it. To the right of the table, the 'Reset Current Filtering' button is circled in red.

Reservation Number	Disbursement Number	Participant Last Name	Participant First, Middle Name	Member Contact	Date Reservation Submitted	Current Status	Subsidy Reserved	Grant Expiration	Withdrawal Requested	Subsidy Disbursed
447	N/A	Bean	br	Lori Graham	Dec 10, 2015 03:43:35	Reservation Request Under Review	\$ 0.00	N/A	N	\$ 0.00
453	N/A	Bunny	Slow	Kate Swanson		Reservation Request Pending	\$ 0.00	N/A	N	\$ 0.00
448	N/A	Carrot	Little	Lori Graham	Dec 10, 2015 03:45:36	Reservation Request Expired	\$ 0.00	Dec 16, 2015 12:00:00	N	\$ 0.00

INITIATING AND COMPLETING A PARTICIPANT RESERVATION

After successfully logging into FFD Online, click Initiate, located in the top-left by the FHLBank logo. Hover over the word Initiate, and then click the Reservation link.

Dashboard

Initiate

Reservation

Select Round to Display: CW Demo 5.15.15

Round Allocation Total	\$ 10,000.00	Total Reservations Submitted	0
Round Allocation Total Remaining	\$ 10,000.00	Total Reservations Eligible	0
Reservation Requests Pending	0	Total \$ Amount of Funds Reserved	\$ 0.00
Reservation Requests Submitted	0	Total \$ Amount of Expired Reservations	\$ 0.00
Reservation Requests Eligible	0	Total Disbursements Submitted	0
Reservation Requests Ineligible	0	Total Disbursements Approved	0
Reservation Requests Expired	0	Total \$ Amount of Funds Disbursed	\$ 0.00
Reservations Withdrawn	0		

Reservation Number	Disbursement Number	Participant Last Name	Participant First, Middle Name	Member Contact	Date Reservation Submitted	Current Status	Subsidy Reserved	Grant Expiration	Withdrawal Requested	Sub: Disbur
1 / 1										

Complete the requested information on each page, and proceed through the steps by clicking the Save and Next buttons on the bottom of your screen.

All eight screen pages must be completed with **green check marks** to successfully complete and submit a reservation. To initiate a reservation and save work to be completed at a later time, the Reservation Initiation AND Additional Member Contacts sections must be completed. If Cancel is selected on either of these two screens, a reservation will not have been initiated and your work will not be saved.

Click on the green link to go to the application screen you would like to complete.

The status column to the right of each screen will have a **red x**, a **yellow check mark** or a **green check mark**. A **red x** means that nothing on the page has been saved. A **yellow check mark** means that only part of the information on the page has been saved. A **green check mark** means that all information required on that screen has been saved.

Each page will have a Previous button and a Next button at the bottom of the screen. You can navigate through the screens using these buttons. NOTE: You must press the Save button on each page to successfully save your changes. If you only select Previous or Next, your changes will NOT be saved.

Reservation id: 150

Eligibility Page 2 ?

Do you, the member, understand that homebuyer education is required by the FFD program and must be performed by an accredited entity, be at least four hours in length and cover the topic of predatory lending and any other parameters defined in the FFD Program Manual? Yes No

Do you, the member, ensure that the FFD property is subject to a five-year deed restriction or other legally enforceable retention document, such as a mortgage or rider, that meets the requirements of 12 CFR 1291.9 (a)(7). * Yes No

* Required to save the page
 ♦ Required before FHLBank approval

To submit your changes please click Save before exiting this page.

Save Undo

<Previous Next>

After completing the Household Income page, click Save. Click Home to return to the Reservation Home Screen.

Reservation id: 432

Reservation Dashboard Initiate

Household Income ?

Information

- Your changes have been saved to the system. ✓

Please indicate the income guideline that was utilized for this request. (Select one)* HUD State

Have you completed the FFD Income Calculation Workbook?* Yes No

Please attach your completed Income Calculation Workbook*

Uploaded Files Info
<i>Marte.xls</i> Remove

Completion Date 10/20/2015 Household Size 5

Household Members

Household Member Number	Name (First and Last)	Relationship to Head of Household	Date Of Birth	Age at Time of Enrollment/ Income Qualification	Calculated Income from Individual Worksheets
1	*****	Borrower	*****	42	\$ 29,312.34
2	*****	Co-Borrower	*****	42	\$ 19,831.25
3	*****	Child	*****	14	\$ 0.00
4	*****	Child	*****	17	\$ 0.00
5	*****	Child	*****	10	\$ 0.00
Total Household Income					\$ 49,143.59

AMI Category based on HUD Income Guidelines 61-80% AMI **Actual AMI 65.44%**

I affirm I have reviewed the Total Household Income displayed and AMI income category indicated and they are correct.* Yes No

Please attach all Household Income supporting documentation for all household members listed on the affirmed Household Income Calculation Workbook.*

Uploaded Files Info
<i>Karetny current paystubs.pdf</i> Remove

* Required to save the page To submit your changes please click Save before exiting this page.

◆ Required prior to submission Save Undo

<Previous
Home

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The Home screen lists all of the pages of the reservation request that need to be completed. If all **green check marks** appear, you will see a Submit button on the page. (If not all sections have green check marks, you must complete all sections with a **red x** or **yellow check mark** before continuing.) Press Submit to send the reservation request to the Bank for review. Once a reservation is submitted, no modifications to the reservation can be made.

HLBank PITTSBURGH
 Lori Graham | Logout
 Current as of May 13, 2015 at 10:04 AM EDT
 Home | Messages (0) | Guides/Info
 Reservation id: 190

Reservation Dashboard Initiate

Reservation Home ?

Grant Requested: \$5000
 Reservation Status: Reservation Request Pending
 Withdrawal Requested (Y/N)? N
 Set Aside Round: UAT 8 LG
 Participant 1: Dan W Forkin
 Participant 2:

Reservation Home - Sidebar
Income Workbook
 IncomeCalculationWorkbook_FINAL 2015.xls

Description	Status
Reservation Initiation Information	✓
Additional Member Contacts	✓
Current Address	✓
Eligibility Page 1	✓
Eligibility Page 2	✓
Eligibility Page 3	✓
Request Timeline	✓
Household Income	✓

I hereby certify that I am an authorized agent of the participating financial institution that this reservation is being submitted through and that all the information included in this reservation application is true and correct to the best of my knowledge. I also certify that I understand and have informed the program participants of all the eligibility requirements needed to be fulfilled for eligibility and in order for my financial institution to receive reimbursement for this reservation, if approved, post-settlement.

Submit

- ✗ Not Visited
- ✓ In Progress
- ✓ Complete
- ⓘ Modified by Community Investment staff
- ? Pending Clarification

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To verify that the reservation was submitted, note whether the reservation’s status has changed from “Reservation Request Pending” to “Reservation Request Submitted.”

A system-generated email will also be deployed to the contacts associated with the request notifying them that the request has been submitted.

FHLBank PITTSBURGH
 Lori Graham | Logout
 Current as of May 15, 2015 at 9:19 PM EDT
 Home | Messages (0) | User Guide
 Reservation id: 219

Reservation Dashboard Initiate

Reservation Home ?

Grant Requested: \$5,000.00
 Reservation Status: **Reservation Request Submitted**
 Withdrawal Requested (Y/N)? N
 Set Aside Round: UAT 8 LG
 Participant 1: Test Friday FFD
 Participant 2:

Reservation Home - Sidebar
Income Workbook
 IncomeCalculationWorkbook_FINAL 2015.xls

Description	Status
Reservation Initiation Information	✓
Additional Member Contacts	✓
Current Address	✓
Eligibility Page 1	✓
Eligibility Page 2	✓
Eligibility Page 3	✓
Request Timeline	✓
Household Income	✓

- ✗ Not Visited
- ✓ In Progress
- ✓ Complete
- ⓘ Modified by Community Investment staff
- ? Pending Clarification

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RESPONDING TO A RESERVATION CLARIFICATION REQUEST

If the Bank has questions about the submitted reservation and/or additional information is needed to complete a reservation review, a reservation clarification request will be initiated by the Bank. A member contact is notified of these requests by email, and the status of the reservation changes from “Reservation Request Under Review” to “Reservation Request Clarification Pending.”

A **red and white exclamation mark** will indicate which page requires the additional information. Bank comments will appear on both the Reservation Home screen and the individual page(s) giving further direction for what needs to be clarified. Navigate to the page(s) with **red and white exclamation mark**, make the corrections and resave the page. Once the page is saved, the Reservation home screen will show the page with a **green question mark**.

The Reservation Home screen indicates all screens that need to be completed or clarified. Once all **green marks** appear, you will see the Submit button. Press Submit to send the clarifications to the Bank for review. Once a clarification is submitted, no modifications to the clarification can be made. Verify that the Reservation Status has changed from “Reservation Request Clarification Pending” to “Reservation Clarification Request Submitted.” If the status is updated, then the clarification has been successfully submitted. A system-generated email will also be deployed to the contacts associated with this request notifying them that the clarification has been submitted.

INITIATING AND COMPLETING A DISBURSEMENT REQUEST

Disbursement Requests can only be submitted for households with a status of “Reservation Request Eligible.” After successfully logging into FFD Online, select the reservation number or participant last name to enter the Reservation Home screen. Hover over the word Initiate, located in the top-left of the screen. Then click Disbursement.

FHLBank PITTSBURGH | Lori Graham | Logout | Current as of November 13, 2015 at 11:35 AM EST | Home | Messages (0) | User Guide | Reservation id: 432

Reservation | Dashboard | **Initiate** (dropdown: Reservation, Disbursement, Withdraw)

Reservation Home ?

Grant Requested: \$ 3,000.00
Reservation Status: Reservation Request Eligible
Withdrawal Requested (Y/N)? N
Set Aside Round: 2016 State Income LI
Participant 1: Jane Doe
Participant 2:

Reservation Home - Sidebar
Income Workbook
IncomeCalculationWorkbook_FINAL 2015.xls

Description	Status
Reservation Initiation Information	✓
Additional Member Contacts	✓
Current Address	✓
Eligibility Page 1	✓
Eligibility Page 2	✓
Eligibility Page 3	✓
Request Timeline	✓
Household Income	✓

Administrator Comments

Clarification	created by	created date
	GRAHAML	11/13/2015 11:25:18 AM

✗ Not Visited
✓ In Progress
✓ Complete
ⓘ Modified by Community Investment staff
? Pending Clarification
? Clarification Addressed

Complete the requested information on each page, and proceed through the steps by clicking the Save and using the Next buttons on the bottom of your screen.

All 10 screens must be completed with **green check marks** to successfully complete and submit a disbursement. The status column to the right of each screen will have a **red x**, a **yellow check mark** or a **green check mark**. A **red x** means that nothing on the page has been saved. A **yellow check mark** means that only part of the information on the page has been saved. A **green check mark** means that all information required on that screen has been saved.

For the last screen (Timeline), click Save. Click Home to return to the Disbursement Home screen.

FHLBank
PITTSBURGH

Lori Graham | Logout Current as of November 13, 2015 at 11:52 AM EST

Home | Messages (0) | User Guide

Reservation id: 423
Disbursement request id: 423

Disbursement Dashboard Initiate

Timeline ?

Reservation Date (Funds Reserved)	11/13/2015
Reservation Expiration Date	11/18/2015
Closing/Settlement Date	
Retention Expiration Date	

Timeline - Sidebar

* Required to save the page
◆ Required prior to submission

To submit your changes please click Save before exiting this page.

Save Undo Home

[<Previous](#)

The Disbursement Home screen lists all of the pages of the disbursement request that need to be completed. If all **green check marks** appear, you will see the Submit button (you may need to scroll down below the certification language). Press Submit to send the disbursement request to the Bank for review. Once a disbursement request is submitted, no modifications to the disbursement request can be made.

Disbursement Request Home

Reservation Approved Amount: \$ 5,000.00
 Disbursement Request Amount: \$ 5,000.00
 Disbursement Status: Disbursement Request Pending
 Withdrawal Requested?: N
 Set Aside Round: UAT 8 LG
 Participant 1: troy m sarah
 Participant 2:

Description	Status
Disbursement Initiation	✓
Additional Contacts	✓
Site Address	✓
Household Income	✓
Disbursement Information Page 1	✓
Disbursement Information Page 2	✓
Disbursement Information Page 3	✓
Disbursement Information Page 4	✓
Disbursement Information Page 5	✓
Timeline	✓

Submit

Legend:
 ✗ Not visited
 ✓ In Progress
 ✓ Complete
 👤 Modified by Community Investment staff
 ? Pending Clarification

To verify that the disbursement request was submitted, note whether the status changed from “Disbursement Request Pending” to “Disbursement Request Submitted.” If the status is updated, then the disbursement request has been successfully submitted. A system-generated email will also be deployed to the contacts associated with this request notifying them that the disbursement request has been submitted.

If you would like to initiate a disbursement and save your work to be completed at a later time, both the Disbursement Initiation AND Additional Member Contacts screens must be completed and saved. If Cancel is selected on either of these two screens, a disbursement will not have been initiated and your work will not be saved. To re-enter the Disbursement screens to complete the application, click on the Disbursement ID. This will take you to the Disbursement Home page to complete your work.

Reservation Number	Disbursement Number	Participant Last Name	Participant First, Middle Name	Member Contact	Date Reservation Submitted	Current Status	Subsidy Reserved	Grant Expiration	Withdrawal Requested	Subsidy Disbursed
432	423	Joe	Jane	Lori Graham	Nov 13, 2015 11:06:39	Disbursement Request Pending	\$ 3,000.00	Nov 18, 2015 11:36:00	N	\$ 0.00
431	N/A	Pam	Money	Lori Graham	Nov 12, 2015 09:28:20	Reservation Request Eligible	\$ 4,000.00	Nov 17, 2015 09:55:31	N	\$ 0.00
430	N/A	Pencil	Sam	Lori Graham	Nov 12, 2015 09:22:45	Reservation Request Eligible	\$ 5,000.00	Nov 17, 2015 09:58:14	N	\$ 0.00

RESPONDING TO A DISBURSEMENT CLARIFICATION REQUEST

If the Bank has questions on the submitted disbursement request and/or additional information is needed to complete a disbursement request review, a disbursement clarification request will be initiated by the Bank. The member contact is

notified of these requests by email, and the status of the disbursement changes from “Reservation Request Under Review” to “Reservation Request Clarification Pending.” Click on the Disbursement ID to enter to the Disbursement Home page.

Reset Current Filtering										
Reservation Number	Disbursement Number	Participant Last Name	Participant First, Middle Name	Member Contact	Date Reservation Submitted	Current Status	Subsidy Reserved	Grant Expiration	Withdrawal Requested	Subsidy Disbursed
432	423	Doe	Jane	Lori Graham	Nov 13, 2015 11:06:39	Disbursement Request Pending	\$ 3,000.00	Nov 18, 2015 11:36:00	N	\$ 0.00
431	N/A	Pam	Money	Lori Graham	Nov 12, 2015 09:28:20	Reservation Request Eligible	\$ 4,000.00	Nov 17, 2015 09:55:31	N	\$ 0.00
430	N/A	Pencil	Sam	Lori Graham	Nov 12, 2015 09:22:45	Reservation Request Eligible	\$ 5,000.00	Nov 17, 2015 09:58:14	N	\$ 0.00

A **red and white exclamation mark** will indicate which page(s) require additional information or clarification. Bank comments will appear on both the Disbursement home screen and the individual page(s) giving further direction for what needs to be clarified. Navigate to the page(s) with **red and white exclamation mark**, make the corrections and save the page. Once the page is saved, the Disbursement home screen will show the page with a **green question mark**.

The Home screen lists all of the screens of the application that need to be completed. If all **green marks** appear, you will see the Submit button. Press Submit to send the clarification to the Bank for review. Once a clarification is submitted, no modifications to the clarification can be made. Verify that Disbursement Status has changed from “Disbursement Request Clarification Pending” to “Disbursement Clarification Request Submitted.” If the status is updated, then the disbursement clarification has been successfully submitted. A system-generated email will also be deployed to the contacts associated with this request notifying them that the clarification request has been submitted.

SUBMITTING A PARTICIPANT WITHDRAW REQUEST

If a member no longer wishes to proceed with a FFD reservation, a Withdraw Request can be submitted. After successfully logging into FFD Online, select the reservation number or participant last name to enter the Reservation Home screen. Hover over the word Initiate, located in the top-left of the screen. Then click the Withdraw link. Complete the Initiate Reservation Withdraw screen by providing a short narrative on the reason for the withdrawal. Select Save. No further action is required.

This action will notify the Bank that a Withdraw Request has been initiated. The Bank will approve the request, and the status will change to “Reservation Request Withdrawn.” Once the FHLBank approves the Withdraw Request, a system-generated email will be deployed to the contacts associated with this request notifying them that the reservation has been withdrawn.

To review which reservations have withdraw requests pending, see the Withdrawal Requested column on the Dashboard.

APPENDIX A. DASHBOARD SUMMARY FIELD EXPLANATIONS

1. Dashboard Values

Label	Description
<i>Select Round to Display</i>	Select the funding round you wish to display. The system will default to the most recent round. To see previous round activity, select the round from the drop-down menu.
<i>Round Allocation Total</i>	The total amount of funds available for reservation for the displayed funding round.
<i>Round Allocation Total Remaining</i>	The total allocation remaining for new reservations for the displayed funding round.
<i>Reservation Request Pending</i>	Current number of reservations that have been initiated, but not submitted to the Bank (point in time).
<i>Reservation Requests Submitted</i>	Current number of submitted reservations that have not yet been determined eligible or ineligible (point in time).
<i>Reservation Request Eligible</i>	Current number of approved reservations eligible for reimbursement (point in time).
<i>Reservation Requests Ineligible</i>	Current number of reservations that have been determined ineligible (point in time).
<i>Reservation Requests Expired</i>	Current number of reservations that have exceeded the six-month grant period and are no longer eligible for disbursement (point in time).
<i>Reservations Withdrawn</i>	Total number of reservations that have been withdrawn (history to date).
<i>Total Reservations Submitted</i>	Total number of reservations submitted for the displayed funding round since the program open date for that round (history to date).
<i>Total Reservations Eligible</i>	Total number of reservations that have been determined eligible for reimbursement since funding round opening (history to date).
<i>Total Amount of Funds Reserved</i>	Total dollar value of approved reservations that are eligible for disbursement (point in time).
<i>Total Amount of Expired Reservations</i>	Total dollar value of expired reservations that are no longer eligible for disbursement (point in time).
<i>Total Disbursements Submitted</i>	Total number of submitted disbursements for the displayed funding round (history to date).
<i>Total Disbursements Approved</i>	Total number of approved disbursements for the displayed funding round (history to date).
<i>Total Amount of Funds Disbursed</i>	Total dollar value of approved disbursements reimbursed back to your financial institution (point in time).

Point-in-time values: These values represent the current number of reservations in this status as of the time you logged into your FFD Online session. These numbers will fluctuate as the reservations move through subsequent statuses. For example, Reservation Request Submitted turns into Reservation Request Eligible. The count for Reservation Request Submitted will then decrease, and the count for Reservation Request Eligible will increase.

History-to-date values: These values are cumulative totals, representing all the reservations in the chosen funding round that have had that status. For example, Total Reservations Eligible will be the cumulative count of all reservations that had that status during the round, even if those actual reservations are now expired or disbursed.

2. Dashboard Functions

- **Export:** Round information can be exported into Excel and further manipulated outside of FFD Online. Select the funding round you wish to see and click Export.
- **Sort Function:** When clicked once, all columns will sort in numeric or A-Z alphabetical order. Clicking a second time will put them in reverse numeric or Z-A alphabetical order.

- **Selecting Records:** Clicking on Reservation ID, Disbursement ID, Last Name or First Name will open the participant record.
- **Viewing All Participant Records:** Only 10 records display per page on the Dashboard. Use the Next navigation links below the record table to move to other record screens or use the sort functions.
- **Guide:** The upper right-hand side of the screen will always have the most current version of the User Guide to provide additional technical assistance for using FFD Online.

APPENDIX B. RESERVATION AND DISBURSEMENT STATUS DESCRIPTIONS

<p>Reservation Request Pending – A reservation request has been initiated, but not yet submitted. You may begin and save progress on the reservation request and return to complete the work at a later time/date. Please note the “pending” means the reservation has <u>not</u> yet been submitted.</p>
<p>Reservation Request Submitted – A reservation request has been submitted and is now available for the Bank to review. There are no longer edit capabilities for this reservation. Please note that a submitted reservation request does not guarantee a reservation.</p>
<p>Reservation Request Under Review – The request is under review by the Bank.</p>
<p>Reservation Request Clarification Pending – A reservation has a clarification request outstanding. You can edit only the pages where the Bank has indicated clarification is needed. Please note the “pending” means the reservation has <u>not</u> yet been submitted.</p>
<p>Reservation Request Clarification Submitted – The clarification has been submitted, returning the reservation request to the Bank. You cannot edit the clarification once submitted.</p>
<p>Reservation Request Ineligible – The request has been reviewed, and the Bank has determined the participant is <u>not</u> eligible for a reservation.</p>
<p>Reservation Request Eligible – The request has been reviewed, and the Bank has determined the participant is eligible for a reservation.</p>
<p>Disbursement Request Pending – A disbursement request has been initiated, but not yet submitted. You may begin and save progress on the disbursement request and return to complete the work at a later time/date. Please note the “pending” means the reservation has <u>not</u> been submitted.</p>
<p>Disbursement Request Submitted – The request has been submitted and is now available for the Bank to review and approve. You are no longer able to edit the disbursement request.</p>
<p>Disbursement Request Under Review – The request is under review by the Bank.</p>
<p>Disbursement Request Clarification Pending – The request has a clarification request outstanding.</p>
<p>Disbursement Request Clarification Submitted – The clarification request has been submitted to the Bank.</p>
<p>Disbursement Request Rejected – The request has been reviewed by the Bank and been determined <u>not</u> eligible for reimbursement.</p>
<p>Disbursement Request Approved – The request has been reviewed by the Bank and been determined an eligible reservation. Funds will be deposited into the member’s FHLBank Demand Deposit Account.</p>
<p>Withdraw Request Submitted – A request has been submitted to the Bank to withdraw the application.</p>
<p>Withdrawn – The Bank has approved withdrawal request.</p>
<p>Expired – The length of time for grant reservation has passed. Reservations in this status are no longer eligible for reimbursement.</p>

APPENDIX C. RESERVATION AND DISBURSEMENT SYSTEM QUESTIONS

Below is a list of all the questions and fields users may encounter in the FFD Online system.

Reservation Questions:

1. Amount of Grant Requested (Enter Amount)
2. Use of Funds (Assistance with acquisition costs is the only eligible use for FFD)
3. Participant 1 Last and First Name (Middle is optional)
4. Participant 2 Last and First Name (Middle is optional)
5. Additional Member Contacts (Which member contacts should receive updates about homebuyer)
6. Current Address of Homebuyer
7. Is Participant 1 and/or Participant 2 a student working less than 30 hours per week (FFD Participants only, excludes household members)? (Answer Yes or No)
8. Will there be a non-occupying co-borrower (co-signer) for the mortgage? (Answer Yes or No)
9. Have you, the member, identified that the FFD Participant(s) meets the definition of a first-time homebuyer, as defined in the FFD Program Manual, and secured documentation of this status? (Answer Yes or No)
10. Do you, the member, ensure that the FFD property is subject to a five-year deed restriction or other legally enforceable retention document, such as a mortgage or rider, that meets the requirements of 12 CFR 1291.9 (a)(7)? (Answer Yes or No)
11. Do you, the member, understand that homebuyer education is required by the FFD program and must be performed by an accredited entity, be at least four hours in length and cover the topic of predatory lending as well as other parameters defined in the FFD Program Manual? (Answer Yes or No)
12. How did the FFD Participant learn about FFD? (Select all that apply: FHLBank Website, Loan Officer, Counseling Agency, Real Estate Agency, Media/Advertisement, Friend/Family)
13. Has the FFD Participant served in the U.S. military? (Answer Yes or No)

Disbursement Questions:

1. Disbursement Request Amount (Enter amount requested for reimbursement)
2. Additional Member Contacts (Which member contacts should receive updates about homebuyer)
3. Site Address (Address for the purchase property)
4. Settlement Date (Enter the settlement date)
5. Is the purchase site rural? (Answer Yes or No)
6. What is the type of home purchased? (Select: Single-Family or Manufactured Housing)
7. What is the first mortgage amount? (Enter the amount from the final HUD-1)
8. What is the first mortgage APR? (Enter the APR of the first mortgage)
9. What is the first mortgage term, in months? (Enter the term of first mortgage)
10. Is the first mortgage a fixed rate? (Answer Yes or No)

11. Is there a second or third non-forgivable mortgage? (Answer Yes or No. If yes, please provide documentation of HUD-1 for each and executed mortgage documents.)
12. Is the first mortgage a HOEPA? (Answer Yes or No)
13. Please attach a copy of the final executed HUD-1 form, copy of the executed FFD Second Mortgage and Note or FFD Rider, and final executed HUD-1 form for any non-forgivable second or third mortgages.
14. Do you, the member, agree to maintain the following documents in the FFD Participant's file for the length of the five-year retention period and provide them as requested to FHLBank Pittsburgh: executed and recorded first mortgage and note, executed and recorded FFD second mortgage and note or FFD first mortgage rider, copy of the final executed HUD-1 form, homebuyer counseling documentation, first-time homebuyer verification documentation, and household income documentation? (Answer Yes or No)
15. Do you, the member, agree to notify the FHLBank Pittsburgh upon sale, refinance or foreclosure of the FFD property? (Answer Yes or No)
16. Has the FFD Participant completed first-time homebuyer counseling per the FFD Manual? (Answer Yes or No)
17. Was the counseling at least four hours in length and cover the topic of predatory lending? (Answer Yes or No)
18. Select agency that performed counseling for the participant.
19. If the agency is not listed in the drop-down selections, please enter information for Name, Address, Phone Number, and accrediting organization.
20. Select Concession offered to homebuyer from the drop-down box.
21. Do you, the member, ensure that the concession stated above was given to the homebuyer AND that the rate of interest, points, fees and other charges for the above-stated first mortgage, made in conjunction with this FFD program, do not exceed a reasonable market rate of interest, points, fees and other charges for loans of similar maturing, terms and risk? (Answer Yes or No)
22. Calculate homebuyer contribution by entering the following values: earnest money, gifts of cash, short-term loans, items paid outside of closing and cash from homebuyer. Subtract any cash to homebuyer.
23. Calculate Principal, Interest, Taxes and Insurance by entering the following values: first mortgage monthly principal and interest (including PMI), monthly principal and interest from second/third mortgage, monthly taxes, monthly hazard insurance, housing assistance payment and homebuyer's annual income.
24. If the Principal, Interest, Taxes and Insurance is over 35 percent, please certify and explain the affordability of the homebuyer to maintain the home as their primary residence.
25. If the Principal, Interest, Taxes and Insurance is over 35 percent, do you certify that this meets your underwriting standards? (Answer Yes or No)



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