



# Down Payment Online Manual



Member contacts may use this manual to help navigate Down Payment/Set Aside Program (DP) Online and perform the following functions:

- 1. Log into DP Online through eAdvantage**
- 2. View all DP member activity**
- 3. Initiate and complete a homebuyer 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 homebuyer withdraw request**

This manual also contains the following appendices to further assist DP members:

- Appendix A. Documents Needed for Reservation and Disbursement Completion**
- Appendix B. Reservation and Disbursement Status Descriptions**

If you have any questions about DP Online navigation, please call the Bank's Community Investment Department at 800.544.3452, ext. 1173.

Below is key information associated with the DP funding rounds. For more information, please visit the Affordable Housing Products section of [www.fhlbdm.com](http://www.fhlbdm.com).

- The funding round will run from January 1 through December 31 each year.
- All Down Payment products will be first-come, first-served programs.
- All members must have an executed current year Down Payment Agreement on file before funds can be reserved.
- Member contacts administering the DP programs must be set up in eAdvantage by their institution's eAdvantage Administrator in order to gain access to the DP Online system.
- Loans using Down Payment Product grant funds must be closed within 120 days of reservation approval.
- This is a reimbursement program. Therefore, once the loan has closed and the submitted disbursement has been approved, funds will be reimbursed to your institution through the member DDA account on file with FHLB Des Moines.
- Your institution is required to be listed as the "Lender" on the Retention Agreement (Deed Restriction).
- DP Online is accessible through eAdvantage 7:00 a.m. to 8:00 p.m. CST, including weekends and FHLB Des Moines holidays. Users of DP Online can only access the system when eAdvantage is available.

***NOTE: Please contact your institution's eAdvantage Administrator to be set up in eAdvantage as a DP Online user.***



**TABLE OF CONTENTS**

<b>Section .....</b>	<b>Page</b>
System Requirements .....	4
Down Payment Online User Set-Up.....	4
Log into Down Payment Online .....	7
View All DP Member Activity .....	9
Initiate a Reservation .....	10
Submit the Reservation.....	14
Respond to Reservation Clarification Request.....	16
Initiate a Disbursement Request .....	18
Submit the Disbursement Request.....	22
Complete a Previously Initiated Disbursement Request .....	24
Respond to Disbursement Clarification Request.....	25
Submit Withdraw Request .....	26
Appendix A: Documents Required for Reservation and Disbursement.....	27
Appendix B: Reservation and Disbursement Status Descriptions.....	28



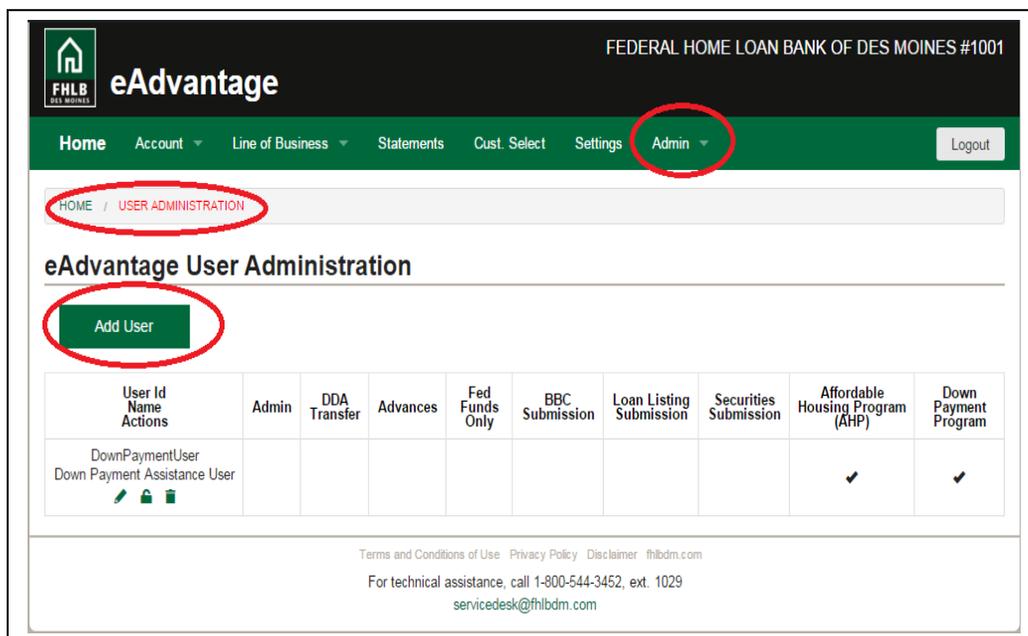
**SYSTEM REQUIREMENTS:**

- DP Online, which is accessed through eAdvantage, is officially supported by Internet Explorer 8-11. DP Online can be used via Firefox, Chrome, or any other browser. However, if you experience an issue with one of these browsers, first try using Internet Explorer 8-11. If an issue still persists after attempting to use IE 8-11, please contact our Service Desk at 800.544.3452, ext. 1029.
- Please allow 20 minutes from time of eAdvantage credential authentication before you access DP Online. This delay in time is needed to integrate the user profile into the automated system.

**DOWN PAYMENT ONLINE USER SET-UP IN eADVANTAGE (For eAdvantage Administrators Only):**

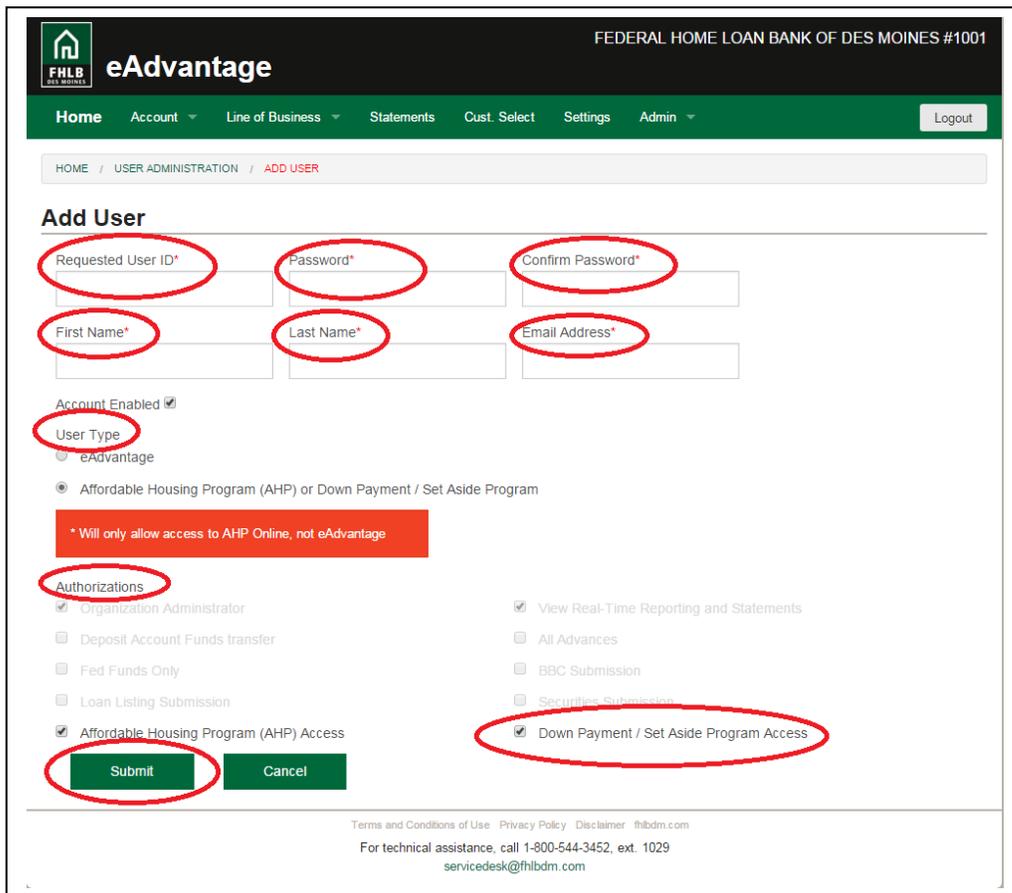
**STEP 1:**

- If a member user contact does not currently have access to eAdvantage, they will need to be added as a user to be able to access the DP Online system.
- Only an eAdvantage Administrator can set up user ids and passwords and assign user roles and authorization types for the member user contact. FHLB Des Moines cannot set up user profiles or create user ids and passwords.
- Once the eAdvantage Administrator logs in to eAdvantage, click on **“Admin”** and select **“User Administration”** and then **“Add User”** to add a new member user contact.



**STEP 2:**

- The eAdvantage Administrator will need to assign a user id and password for each member user contact that will be need access to the Down Payment Program Online
- Select a "User Type" from the 2 options:
  - **eAdvantage Option:** Individuals needing access to both eAdvantage and AHP or Down Payment programs.
  - **Affordable Housing Program (AHP) or Down Payment/Set Aside Program Option:** Individuals only needing access to AHP or Down Payment/Set Aside Program.
- Under "Authorizations", choose "Down Payment/Set Aside Program Access". This will give the individual access to the DP Online system. (See picture below)



The screenshot shows the 'Add User' form in the eAdvantage system. The form is titled 'Add User' and is part of the 'USER ADMINISTRATION' section. It includes the following fields and options:

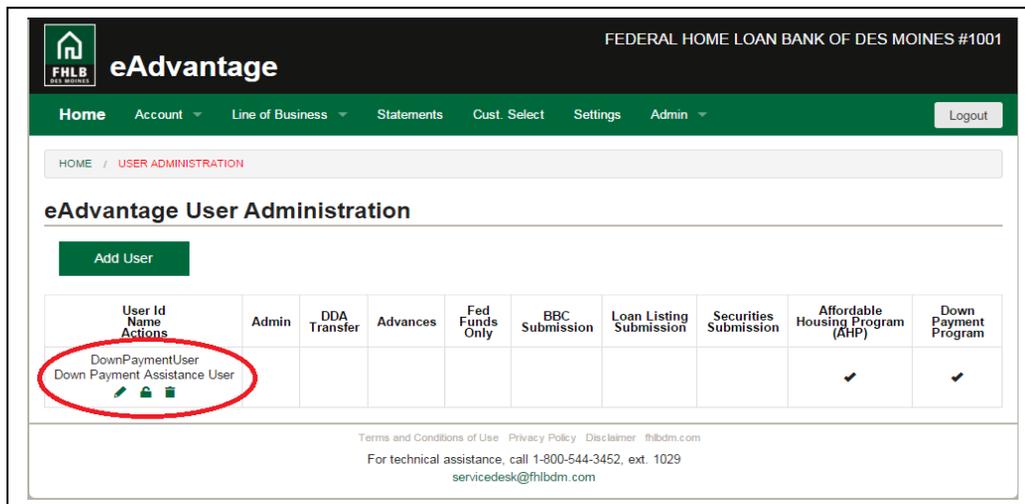
- Requested User ID\*** (text input field)
- Password\*** (password input field)
- Confirm Password\*** (password input field)
- First Name\*** (text input field)
- Last Name\*** (text input field)
- Email Address\*** (text input field)
- Account Enabled** (checked checkbox)
- User Type** (radio button selection):
  - eAdvantage
  - Affordable Housing Program (AHP) or Down Payment / Set Aside Program
- Authorizations** (checkbox selection):
  - Organization Administrator
  - Deposit Account Funds transfer
  - Fed Funds Only
  - Loan Listing Submission
  - Affordable Housing Program (AHP) Access
  - View Real-Time Reporting and Statements
  - All Advances
  - BBC Submission
  - Security/BC Submission
  - Down Payment / Set Aside Program Access
- Submit** (button)
- Cancel** (button)

A red box highlights the text: "\* Will only allow access to AHP Online, not eAdvantage".

**STEP 3:**

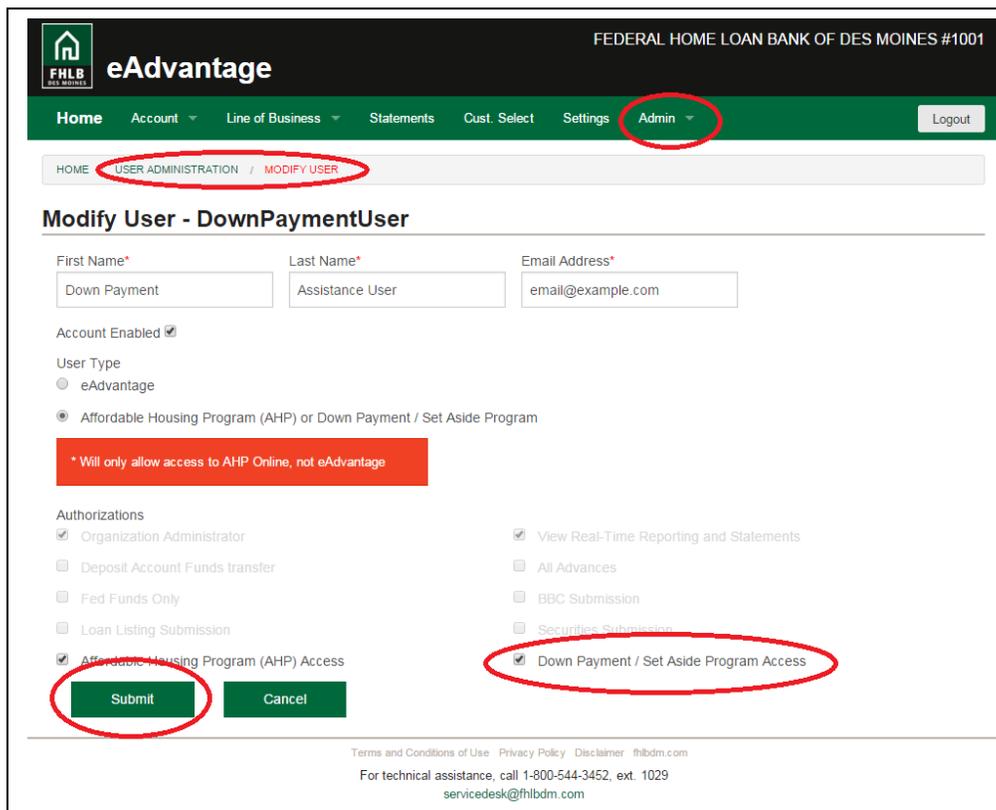
- If the member contact is already a user of eAdvantage, the eAdvantage Administrator will only need to modify their user profile by assigning the "Authorization" status of "Affordable Housing Program (AHP)" or "Down Payment/Set Aside Program".
- To modify, edit or reset a password for a member contact from the "User Administration" screen, click on the pencil beneath the contact name.

#1



The screenshot shows the 'eAdvantage User Administration' page. At the top, there is a navigation bar with 'Home', 'Account', 'Line of Business', 'Statements', 'Cust. Select', 'Settings', and 'Admin'. Below this is a breadcrumb trail: 'HOME / USER ADMINISTRATION'. The main heading is 'eAdvantage User Administration'. There is an 'Add User' button. Below that is a table with columns for 'User Id Name Actions', 'Admin', 'DDA Transfer', 'Advances', 'Fed Funds Only', 'BBC Submission', 'Loan Listing Submission', 'Securities Submission', 'Affordable Housing Program (AHP)', and 'Down Payment Program'. The row for 'DownPaymentUser' is circled in red, showing a pencil icon in the 'Actions' column. The 'Affordable Housing Program (AHP)' and 'Down Payment Program' columns have checkmarks. At the bottom, there is a footer with 'Terms and Conditions of Use', 'Privacy Policy', 'Disclaimer', and 'fhlbdm.com'. For technical assistance, call 1-800-544-3452, ext. 1029, or email servicedesk@fhlbdm.com.

#2

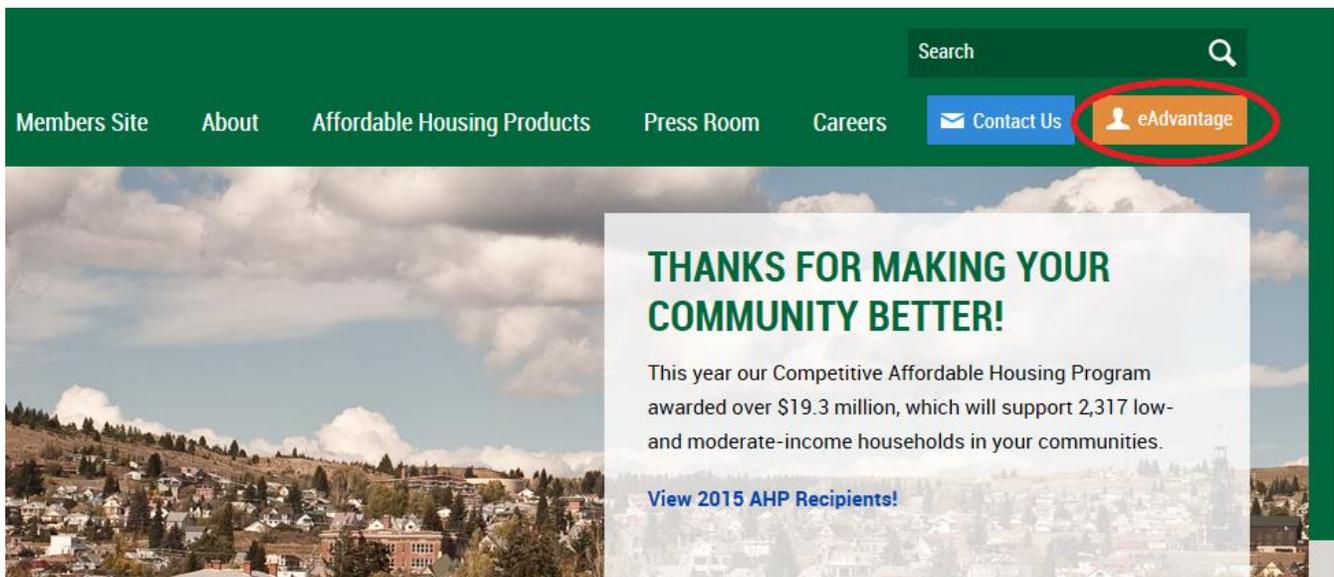


The screenshot shows the 'Modify User - DownPaymentUser' page. At the top, there is a navigation bar with 'Home', 'Account', 'Line of Business', 'Statements', 'Cust. Select', 'Settings', and 'Admin'. Below this is a breadcrumb trail: 'HOME / USER ADMINISTRATION / MODIFY USER'. The main heading is 'Modify User - DownPaymentUser'. There are input fields for 'First Name\*' (Down Payment), 'Last Name\*' (Assistance User), and 'Email Address\*' (email@example.com). There is a checkbox for 'Account Enabled' which is checked. Under 'User Type', there are two radio buttons: 'eAdvantage' and 'Affordable Housing Program (AHP) or Down Payment / Set Aside Program', with the second one selected. A red box contains the text: '\* Will only allow access to AHP Online, not eAdvantage'. Under 'Authorizations', there are several checkboxes: 'Organization Administrator', 'Deposit Account Funds transfer', 'Fed Funds Only', 'Loan Listing Submission', 'Affordable Housing Program (AHP) Access', 'View Real-Time Reporting and Statements', 'All Advances', 'BBC Submission', 'Securities Submission', and 'Down Payment / Set Aside Program Access'. The 'Affordable Housing Program (AHP) Access' and 'Down Payment / Set Aside Program Access' checkboxes are circled in red. There are 'Submit' and 'Cancel' buttons at the bottom. At the bottom, there is a footer with 'Terms and Conditions of Use', 'Privacy Policy', 'Disclaimer', and 'fhlbdm.com'. For technical assistance, call 1-800-544-3452, ext. 1029, or email servicedesk@fhlbdm.com.

## **LOG INTO DOWN PAYMENT ONLINE THROUGH eADVANTAGE:**

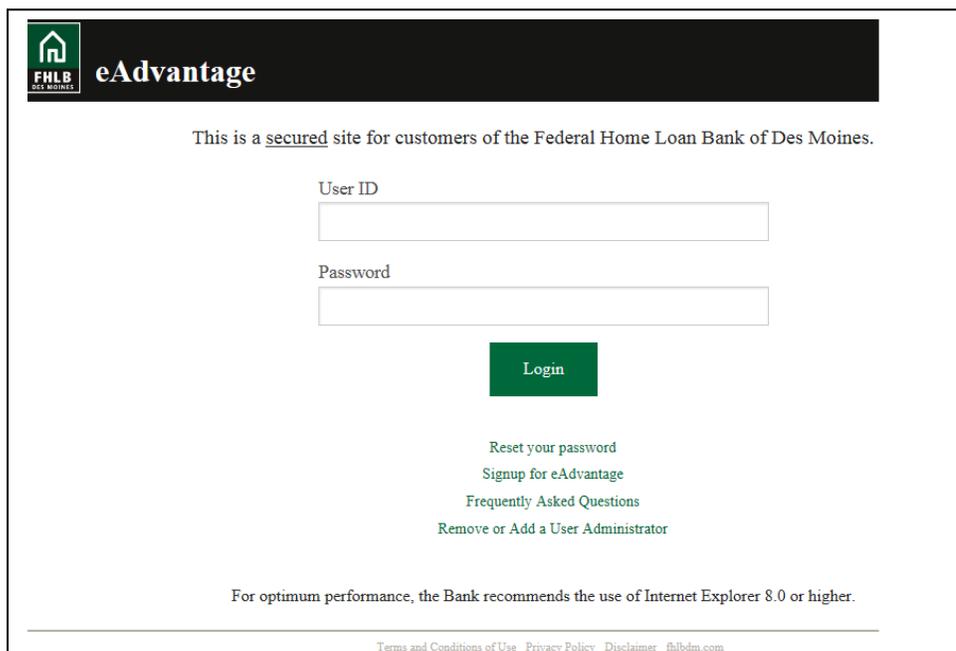
### **STEP 1:**

- DP Online is accessed through eAdvantage which is located on FHLB Des Moines homepage.
- Log into eAdvantage: [www.fhlbdm.com](http://www.fhlbdm.com).



### **STEP 2:**

- Enter Login ID and Password (Login ID and Password will be assigned by your institution's eAdvantage Administrator)



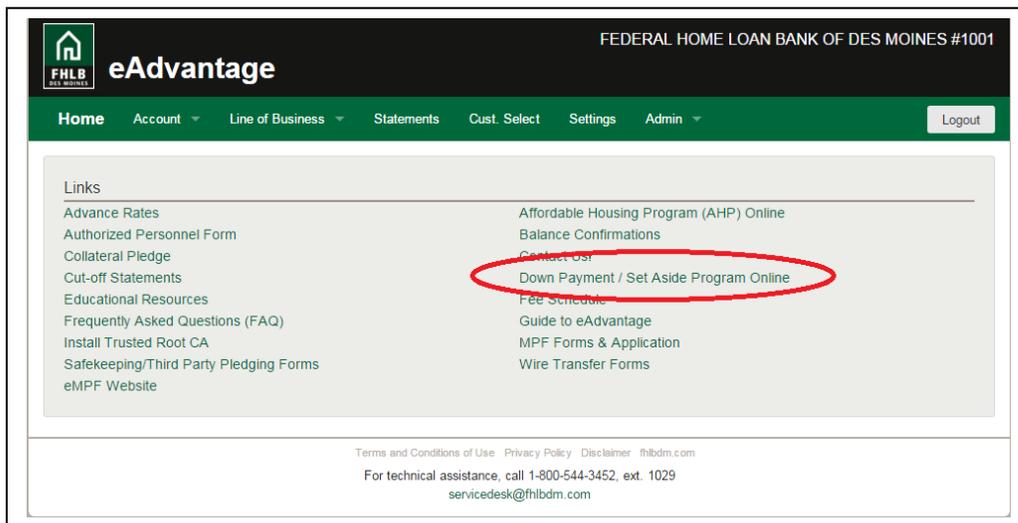
The screenshot shows the eAdvantage login page. It features the FHLB Des Moines logo and the text "eAdvantage". Below the logo is a message: "This is a secured site for customers of the Federal Home Loan Bank of Des Moines." The login form includes fields for "User ID" and "Password", a "Login" button, and links for "Reset your password", "Signup for eAdvantage", "Frequently Asked Questions", and "Remove or Add a User Administrator". At the bottom, it states: "For optimum performance, the Bank recommends the use of Internet Explorer 8.0 or higher." The footer contains the text: "Terms and Conditions of Use Privacy Policy Disclaimer fhlbdm.com".



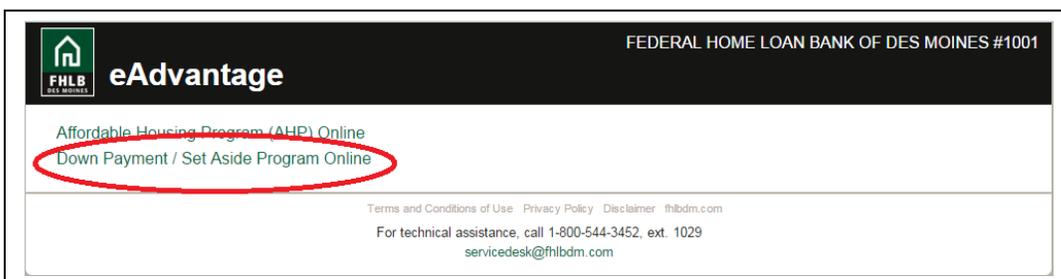
**Step 3:**

- The Down Payment user logs into DP Online through eAdvantage. The menu will display the Down Payment/Set-Aside Program Online option listed (see below).
- Click on **Down Payment/Set-Aside Program Online**

**Menu Display for eAdvantage Administrators or individuals with User Type of "eAdvantage":**



**Menu display for access to Down Payment Online only (Non-eAdvantage User):**



**Step 4:**

- You will automatically be directed to the Dashboard once you click on **Down Payment/Set-Aside Program Online**



**VIEW ALL DP MEMBER ACTIVITY:**

- After successfully logging into DP Online, the Dashboard screen automatically displays. The Dashboard displays many important program data fields, including summary information for program activity and the records for homebuyer reservations.
- Dashboard information can be exported into Excel for further distribution or analysis using the Export key located in the top-right corner.
- Use the drop down menu next to "Select Round to Display" to display activity within each specific DP program (Home\$tart, Home\$tart Plus, and NAHI).
- Easily see which households have approved disbursements by checking the "Disbursement Date column", either on the Dashboard or in an exported Excel spreadsheet.

Dashboard **Initiate**

**Dashboard** ?

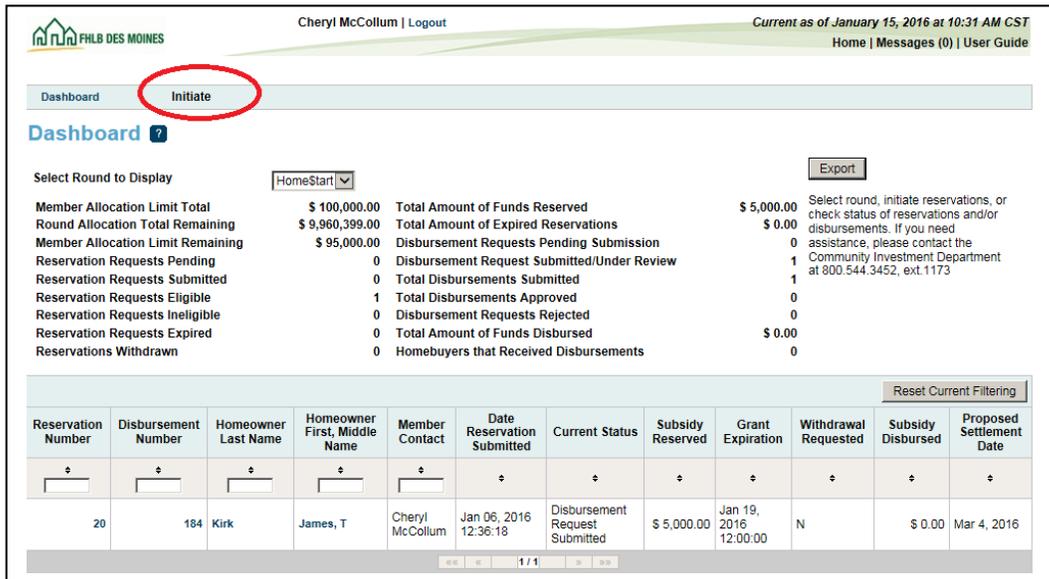
Select Round to Display

Member Allocation Limit Total	\$ 350,000.00	Total Amount of Funds Reserved	\$ 26,550.00	<ul style="list-style-type: none"> <li>* Select round, initiate reservations, or check status of reservations and/or disbursements. If you need assistance, please contact the Community Investment Department at 800.544.3452, ext.1173</li> <li>* Please review the Program Guidelines for each Down Payment Product fund that you will be utilizing for all program specific requirements.</li> </ul>
Round Allocation Total Remaining	\$ 3,973,450.00	Total Amount of Expired Reservations	\$ 5,000.00	
Member Allocation Limit Remaining	\$ 323,450.00	Disbursement Requests Pending Submission	2	
Reservation Requests Pending	2	Disbursement Request Submitted/Under Review	1	
Reservation Requests Submitted	1	Total Disbursements Submitted	3	
Reservation Requests Eligible	6	Total Disbursements Approved	3	
Reservation Requests Ineligible	0	Disbursement Requests Rejected	0	
Reservation Requests Expired	1	Total Amount of Funds Disbursed	\$ 0.00	
Reservations Withdrawn	0	Homebuyers that Received Disbursements	0	

Reset Current Filtering												
Reservation Number	Disbursement Number	Homeowner Last Name	Homeowner First, Middle Name	Member Contact	Date Reservation Submitted	Current Status	Subsidy Reserved	Grant Expiration	Withdrawal Requested	Subsidy Disbursed	Proposed Settlement Date	Disbursement Date
566	633	Banner	Bruce	Gay Fankhanel	Sep 29, 2016 05:18:45 PM	Disbursement Request Under Review	\$ 5,000.00	Jan 27, 2017 12:00:00 AM	N	\$ 0.00	Oct 31, 2016	
569	N/A	Bear	Mobly	Brian P. Wittman	Sep 30, 2016 10:33:49 AM	Reservation Request Under Review	\$ 5,000.00	Oct 11, 2016 12:00:00 AM	N	\$ 0.00	Sep 30, 2016	
571	N/A	Bond	James	Gay Fankhanel	Oct 12, 2016 12:09:40 PM	Reservation Request Eligible	\$ 5,000.00	Jun 30, 2017 12:00:00 AM	N	\$ 0.00	Jun 30, 2017	
560	613	Cruise	Thomas	Carolyn M. Faehn	Sep 27, 2016 10:16:11 AM	Disbursement Request Under Review	\$ 5,000.00	Jan 25, 2017 12:00:00 AM	N	\$ 0.00	Sep 27, 2016	

**INITIATE A RESERVATION:**

- Click **Initiate** in the top left hand corner and then **Reservation**.



Cheryl McCollum | Logout Current as of January 15, 2016 at 10:31 AM CST  
Home | Messages (0) | User Guide

Dashboard **Initiate**

Dashboard ?

Select Round to Display: HomeStart Export

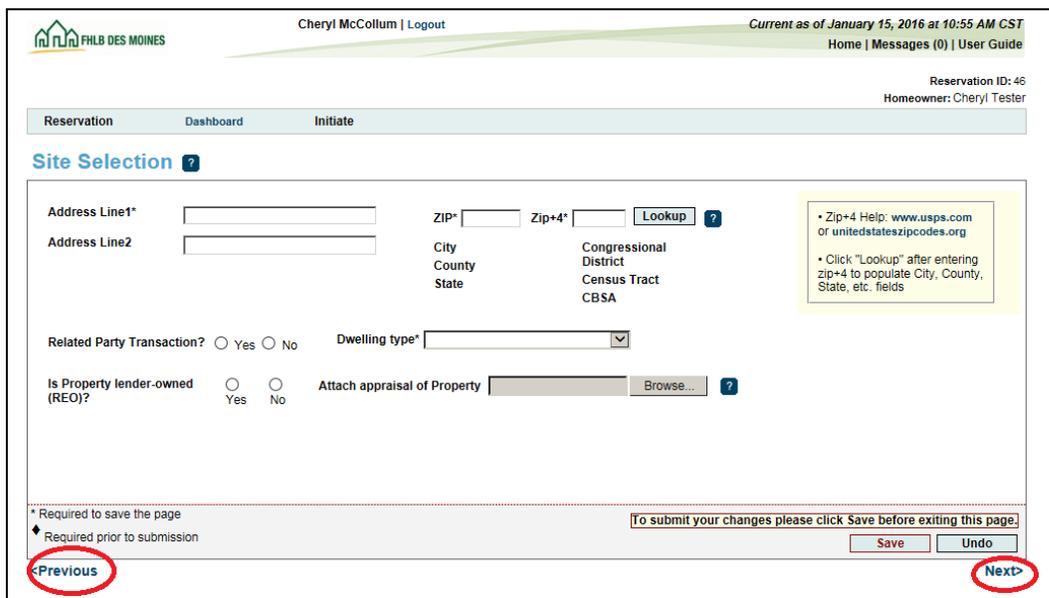
Member Allocation Limit Total	\$ 100,000.00	Total Amount of Funds Reserved	\$ 5,000.00	Select round, initiate reservations, or check status of reservations and/or disbursements. If you need assistance, please contact the Community Investment Department at 800.544.3452, ext.1173
Round Allocation Total Remaining	\$ 9,960,399.00	Total Amount of Expired Reservations	\$ 0.00	
Member Allocation Limit Remaining	\$ 95,000.00	Disbursement Requests Pending Submission	0	
Reservation Requests Pending	0	Disbursement Request Submitted/Under Review	1	
Reservation Requests Submitted	0	Total Disbursements Submitted	1	
Reservation Requests Eligible	1	Total Disbursements Approved	0	
Reservation Requests Ineligible	0	Disbursement Requests Rejected	0	
Reservation Requests Expired	0	Total Amount of Funds Disbursed	\$ 0.00	
Reservations Withdrawn	0	Homebuyers that Received Disbursements	0	

Reset Current Filtering

Reservation Number	Disbursement Number	Homeowner Last Name	Homeowner First, Middle Name	Member Contact	Date Reservation Submitted	Current Status	Subsidy Reserved	Grant Expiration	Withdrawal Requested	Subsidy Disbursed	Proposed Settlement Date
20	184	Kirk	James, T	Cheryl McCollum	Jan 06, 2016 12:36:18	Disbursement Request Submitted	\$ 5,000.00	Jan 19, 2016 12:00:00	N	\$ 0.00	Mar 4, 2016

**MOVING THROUGH EACH SCREEN:**

- Each screen will have a **Previous** and a **Next** button for use in navigating through the screens. NOTE: You must press the **Save** button on each screen to successfully save your changes. If you only select **Previous** or **Next**, your changes will **NOT** be saved.



Cheryl McCollum | Logout Current as of January 15, 2016 at 10:55 AM CST  
Home | Messages (0) | User Guide

Reservation ID: 46  
Homeowner: Cheryl Tester

Reservation **Dashboard** Initiate

Site Selection ?

Address Line1\*  ZIP\*  Zip+4\*  Lookup ?

Address Line2  City  Congressional District

County  Census Tract

State  CBSA

Related Party Transaction?  Yes  No Dwelling type\*

Is Property lender-owned (REO)?  Yes  No Attach appraisal of Property  Browse... ?

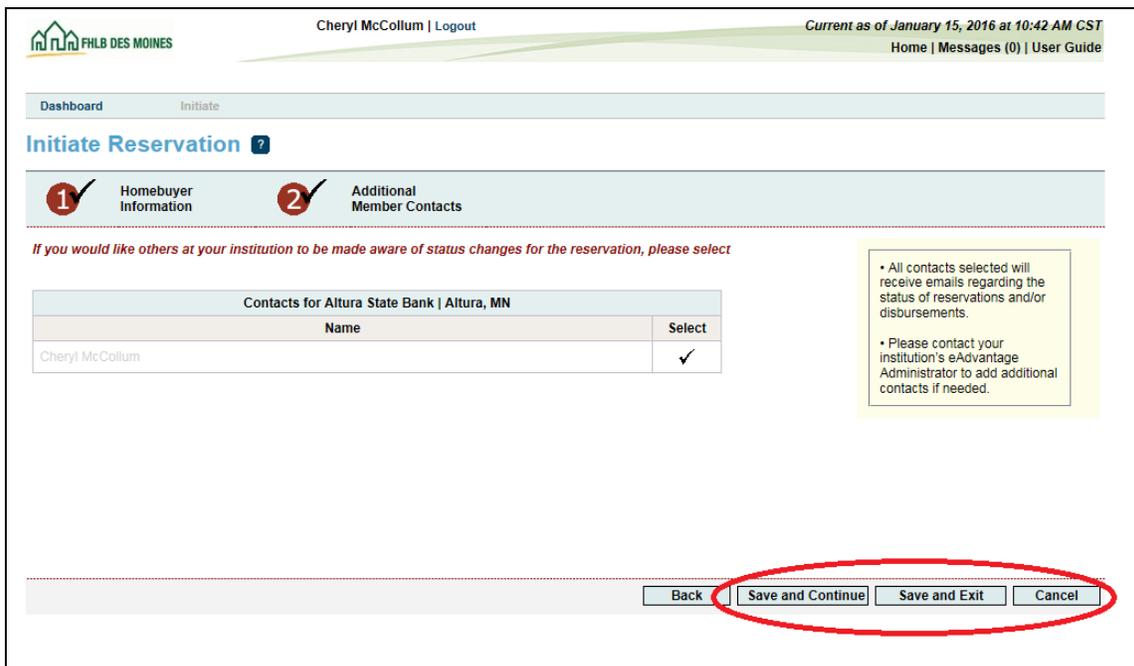
\* Required to save the page

◆ Required prior to submission To submit your changes please click Save before exiting this page.

**Save** **Undo**

**<Previous** **Next>**

- Complete the requested information on each screen, and proceed through the steps by clicking the **Save and Continue** OR **Save and Exit** buttons on the bottom of the screen.
- **Save and Exit:** This will initiate the reservation but not complete the reservation.
- **Save and Continue:** To continue and complete a reservation, all requested supporting documentation and information will need to be collected and available for input into the DP system.
- **Cancel:** If the reservation needs to be cancelled. This button will only be an option from the Homebuyer Information and Additional Contacts screens when first initiating the reservation. Once these two screens have been saved, the funds are reserved for the household and the reservation is in process. You will have 10 days to complete and submit the reservation to FHLB Des Moines from the time the reservation is initiated.



Cheryl McCollum | Logout Current as of January 15, 2016 at 10:42 AM CST  
Home | Messages (0) | User Guide

Dashboard Initiate

### Initiate Reservation ?

1 Homebuyer Information
 2 Additional Member Contacts

*If you would like others at your institution to be made aware of status changes for the reservation, please select*

Contacts for Altura State Bank   Altura, MN	
Name	Select
Cheryl McCollum	✓

- All contacts selected will receive emails regarding the status of reservations and/or disbursements.
- Please contact your institution's eAdvantage Administrator to add additional contacts if needed.

Back Save and Continue Save and Exit Cancel



For the Homeowner Selection screen, you will need to download and complete the Income Calculation Workbook. The Household Summary tab will need to be printed and signed by all homebuyers/co-buyers for the household.



**HOMEOWNERSHIP AHP & DOWN PAYMENT PROGRAMS**  
**Income Calculation Workbook - Household Summary**

Enter the information requested in the highlighted boxes below. All individuals that will reside in the home should be listed. For each income earning adult member of the household, enter that person's income on a separate worksheet (HH Member 1, HH Member 2, etc.). **Print this page and obtain the signature of the Homeowner and Co-Homeowner, and any additional income earning adult members of the household as additional Co-Homeowners. Create additional signature page for Co-Homeowners if necessary. Upload a copy of the signed form as "Household Summary" where instructed in AHP Online or DP Online.**

Member:  \* Enrollment Date:

Borrower:  Household Size:

Address:

City:  State:  Zip:

County:

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	Jane Doe	Borrower	4/6/1958	57	\$20,800.00
2					\$0.00
3					\$0.00
4					\$0.00
5					\$0.00
6					\$0.00
7					\$0.00
8					\$0.00
9					\$0.00
10					\$0.00
11					\$0.00
12					\$0.00
13					\$0.00
14					\$0.00
15					\$0.00
<b>Total Household Income</b>					<b>\$20,800.00</b>

Certification: I certify that the information provided above is true, complete, and accurate. I understand that providing false representations herein may constitute an act of fraud. I acknowledge that the information provided is being used for the purpose of determining whether my household is eligible to receive assistance through the Federal Home Loan Bank of Des Moines Affordable Housing Program. I further certify that all income of any kind is fully disclosed on this questionnaire, and will fully cooperate with the Program Administrator/Sponsor and/or Member to obtain or provide any necessary income verifications or other documents to confirm the information provided.

Jane Doe  
 Homeowner Signature

3-31-16  
 Date

\_\_\_\_\_  
 Co-Homeowner Signature

\_\_\_\_\_  
 Date



Then you will scan and attach this page to the Homeowner Selection screen, in the position shown below. You will retain the entire Income Calculation Workbook in .xls format for later upload to the Household Income Screen.

**Note:** If there are any household members 18 and over with no income, please upload the Certificate(s) of Zero Income along with the Household Summary page.


Andy Test | Logout
Current as of April 6, 2016 at 4:24 PM CDT  
Home | Messages (0) | User Guide

Reservation ID: 96  
Homeowner: Jane Doe

Reservation    Dashboard    **Initiate**

### Homeowner Selection ?

Address Line1	Address Line2	City	County	State	ZIP Code
321 Fifth Ave		SEATTLE	KING	WA	98119-1338

Homeowner			
Select	Homeowner Name	Site Address	
<input type="checkbox"/>	Jane Doe	321 Fifth Ave SEATTLE KING WA 98119	

Is this a first time homebuyer?\* Yes

What is the anticipated closing(Settlement) date for this unit? 04/15/2016

Download and complete an Income Calculation Workbook found on the FHLBDM website for the assisted household. Print the Household Summary worksheet and obtain Homeowner signature(s) to certify income. Attach Signed Household Summary.\*

Uploaded File Info

Signed Household Summary.pdf ?

- All individuals on title to the home will need to be listed as Co-Homeowners. Click on "Add Co-Homeowner" to add.
- If homeowner/co-homeowner is a first-time homebuyer, they must complete a Financial Literacy Education Counseling class prior to loan close. This class must meet the National Industry Standards for Homeownership Education and Counseling. Please see FHLBDM website for Financial Literacy Resources.
- Please complete the Income Calculation Workbook for household. Print the Household Summary page and have homebuyer/co-buyer sign at the bottom. Scan and upload Household Summary page to this screen. Keep copy of entire Income Calculation Workbook in .xls format for later upload to Household Income Screen.

\* Required to save the page  
♦ Required prior to submission

<Previous Next>

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**SUBMIT THE RESERVATION:**

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

- The Reservation Home screen lists all of the reservation request pages that will need to be completed before a reservation can be submitted.
- If all **green check marks** appear, click on the **Submit** button in the bottom left hand of the screen.
- Press **Submit** to send the reservation request to FHLB Des Moines for review. Once a reservation is submitted, no modifications to the reservation can be made.

NOTE: All sections must have **green check marks**. Sections with a **red x** or **yellow check mark** must be completed before continuing (See picture on next page).



Cheryl McCollum | Logout Current as of January 15, 2016 at 2:48 PM CST  
 Home | Messages (0) | User Guide

Reservation ID: 41  
Homeowner: Cheryl Tester

Reservation    Dashboard    Initiate

### Reservation Home ?

Grant Requested            \$ 5,000.00  
 Reservation Status        Reservation Request Pending  
 Withdrawal Requested (Y/N)?    N  
 Set Aside Round            Home\$Start  
 Homeowner 1:                Cheryl Tester  
 Homeowner 2:

Upon approval of the reservation, a disbursement can be initiated

Description	Status
Reservation Initiation Information	✓
Additional Member Contacts	✓
Site Selection	✓
Homeowner Selection	✓
Eligibility	✓
Request Timeline	✓
Household Income	✓

I hereby certify that I am an authorized employee of the participating member 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

- To verify that the reservation was submitted, note the reservation’s status changes from “**Reservation Request Pending**” to “**Reservation Request Submitted**”.
- A system-generated email will be deployed to the contacts associated with this request notifying them that the request has been submitted.

Cheryl McCollum | Logout Current as of January 15, 2016 at 2:53 PM CST  
 Home | Messages (0) | User Guide

Reservation ID: 46  
Homeowner: Cheryl Tester

Reservation    Dashboard    Initiate

### Reservation Home ?

Grant Requested            \$ 5,000.00  
 Reservation Status        **Reservation Request Submitted**  
 Withdrawal Requested (Y/N)?    N  
 Set Aside Round            Home\$Start  
 Homeowner 1:                Cheryl Tester  
 Homeowner 2:

Upon approval of the reservation, a disbursement can be initiated

Description	Status
Reservation Initiation Information	✓
Additional Member Contacts	✓
Site Selection	✓
Homeowner Selection	✓
Eligibility	✓
Request Timeline	✓
Household Income	✓

✗ Not Visited  
✓ In Progress  
✓ Complete



**RESPOND TO RESERVATION CLARIFICATION REQUEST:**

- If FHLB Des Moines has questions on the submitted reservation and /or additional documentation or information is needed to complete a reservation review, a reservation clarification request will be initiated by FHLB Des Moines.
- The member contact will receive notification of the clarification request by email. The status of the reservation changes from "Reservation Request Under Review" to "Reservation Request Clarification Pending".

Cheryl McCollum | Logout Current as of January 15, 2016 at 3:36 PM CST  
Home | Messages (0) | User Guide

Dashboard Initiate

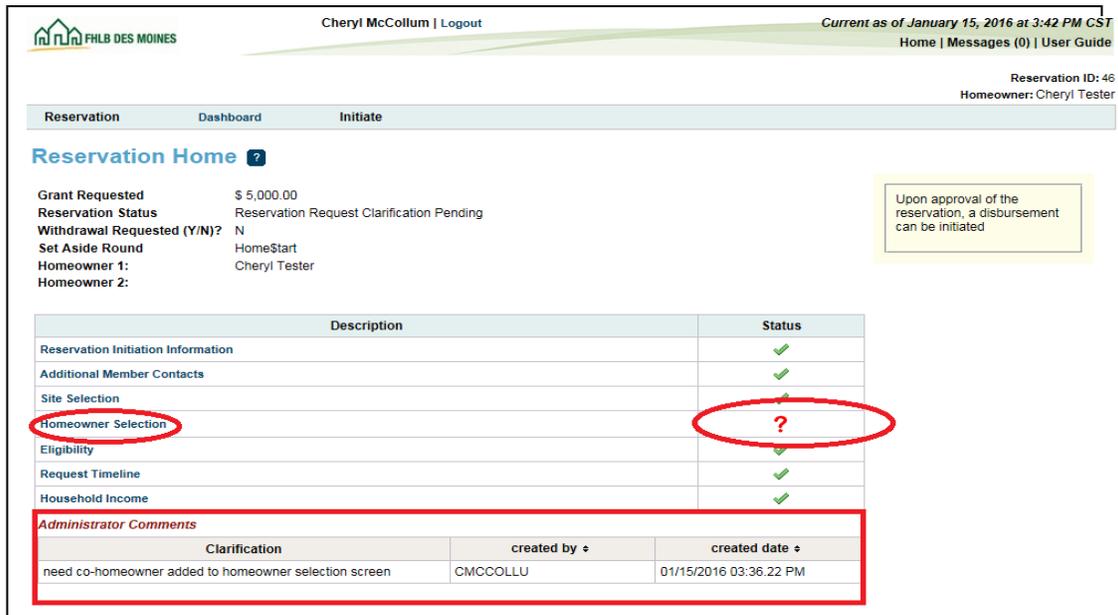
**Dashboard**

Select Round to Display: HomeStart Export

Member Allocation Limit Total	\$ 100,000.00	Total Amount of Funds Reserved	\$ 10,000.00	Select round, initiate reservations, or check status of reservations and/or disbursements. If you need assistance, please contact the Community Investment Department at 800.544.3452, ext.1173
Round Allocation Total Remaining	\$ 9,955,399.00	Total Amount of Expired Reservations	\$ 0.00	
Member Allocation Limit Remaining	\$ 90,000.00	Disbursement Requests Pending Submission	0	
Reservation Requests Pending	0	Disbursement Request Submitted/Under Review	1	
Reservation Requests Submitted	1	Total Disbursements Submitted	1	
Reservation Requests Eligible	1	Total Disbursements Approved	0	
Reservation Requests Ineligible	0	Disbursement Requests Rejected	0	
Reservation Requests Expired	0	Total Amount of Funds Disbursed	\$ 0.00	
Reservations Withdrawn	0	Homebuyers that Received Disbursements	0	

Reservation Number	Disbursement Number	Homeowner Last Name	Homeowner First, Middle Name	Member Contact	Date Reservation Submitted	Current Status	Subsidy Reserved	Grant Expiration	Withdrawal Requested	Subsidy Disbursed	Proposed Settlement Date
20	184	Kirk	James, T	Cheryl McCollum	Jan 06, 2016 12:36:18	Disbursement Request Submitted	\$ 5,000.00	Jan 19, 2016 12:00:00	N	\$ 0.00	Mar 4, 2016
46	N/A	Tester	Cheryl	Cheryl McCollum	Jan 15, 2016 10:55:42	Reservation Request Clarification Pending	\$ 5,000.00	Jan 25, 2016 12:00:00	N	\$ 0.00	

- The member will see a ?. Click on the section that has the ? to respond to the clarification request.
- FHLB Des Moines comments will appear on the Reservation home screen (See picture on next page).



Cheryl McCollum | Logout Current as of January 15, 2016 at 3:42 PM CST  
Home | Messages (0) | User Guide

Reservation ID: 46  
Homeowner: Cheryl Tester

Reservation Dashboard Initiate

**Reservation Home** ?

Grant Requested \$ 5,000.00  
 Reservation Status Reservation Request Clarification Pending  
 Withdrawal Requested (Y/N)? N  
 Set Aside Round Home\$Start  
 Homeowner 1: Cheryl Tester  
 Homeowner 2:

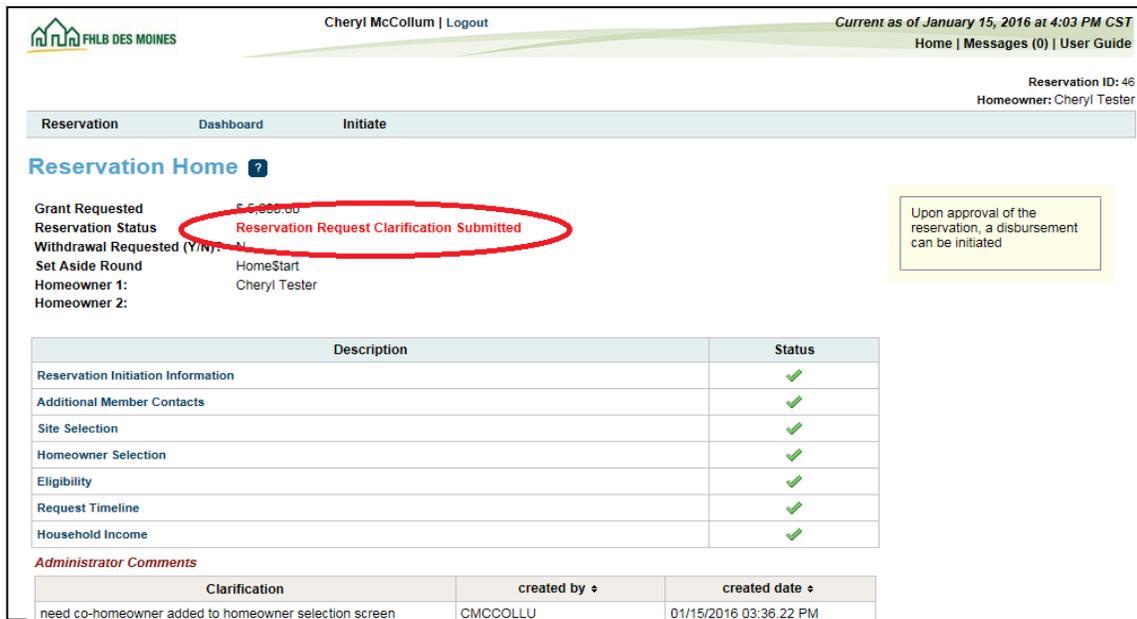
Upon approval of the reservation, a disbursement can be initiated

Description	Status
Reservation Initiation Information	✓
Additional Member Contacts	✓
Site Selection	✓
<b>Homeowner Selection</b>	<b>?</b>
Eligibility	✓
Request Timeline	✓
Household Income	✓

**Administrator Comments**

Clarification	created by	created date
need co-homeowner added to homeowner selection screen	CMCCOLLU	01/15/2016 03:36:22 PM

- Navigate to the page(s) with the **red question mark(s)**, make the corrections and re-save the page(s). Once the page is saved, the Reservation Home screen will show the page with a **green question mark**.
- Press Submit to send the clarifications to FHLB Des Moines for review. Verify that the Reservation Status has changed from "Reservation Request Clarification Pending" to "Reservation Request Clarification Submitted." If the status is updated, then the clarification has been successfully submitted.
- A system-generated email will be deployed to the contacts associated with this request notifying them that the clarification has been submitted.



Cheryl McCollum | Logout Current as of January 15, 2016 at 4:03 PM CST  
Home | Messages (0) | User Guide

Reservation ID: 46  
Homeowner: Cheryl Tester

Reservation Dashboard Initiate

**Reservation Home** ?

Grant Requested \$ 5,000.00  
 Reservation Status **Reservation Request Clarification Submitted**  
 Withdrawal Requested (Y/N)? N  
 Set Aside Round Home\$Start  
 Homeowner 1: Cheryl Tester  
 Homeowner 2:

Upon approval of the reservation, a disbursement can be initiated

Description	Status
Reservation Initiation Information	✓
Additional Member Contacts	✓
Site Selection	✓
Homeowner Selection	✓
Eligibility	✓
Request Timeline	✓
Household Income	✓

**Administrator Comments**

Clarification	created by	created date
need co-homeowner added to homeowner selection screen	CMCCOLLU	01/15/2016 03:36:22 PM



**INITIATE A DISBURSEMENT REQUEST:**

- o Disbursement Requests can only be submitted for households with a status of "Reservation Request Eligible."

Cheryl McCollum | Logout Current as of January 15, 2016 at 4:10 PM CST

Home | Messages (0) | User Guide

Reservation ID: 46  
Homeowner: Cheryl Tester

Reservation Dashboard Initiate

**Reservation Home** ?

Grant Requested: \$5,000.00  
 Reservation Status: **Reservation Request Eligible**  
 Withdrawal Requested (Y/N)? N  
 Set Aside Round: HomeStart  
 Homeowner 1: Cheryl Tester  
 Homeowner 2:

Description	Status
Reservation Initiation Information	✓
Additional Member Contacts	✓
Site Selection	✓
Homeowner Selection	✓
Eligibility	✓
Request Timeline	✓
Household Income	✓

**Administrator Comments**

Clarification	created by	created date
need co-homeowner added to homeowner selection screen	CMCCOLLU	01/15/2016 03:36:22 PM

- o After successfully logging into DP Online, select the reservation number or homebuyer last name. You will initiate a disbursement from the **Reservation** home screen.

Cheryl McCollum | Logout Current as of January 15, 2016 at 10:31 AM CST

Home | Messages (0) | User Guide

Dashboard Initiate

**Dashboard** ?

Select Round to Display: HomeStart Export

Member Allocation Limit Total	\$ 100,000.00	Total Amount of Funds Reserved	\$ 5,000.00
Round Allocation Total Remaining	\$ 9,960,399.00	Total Amount of Expired Reservations	\$ 0.00
Member Allocation Limit Remaining	\$ 95,000.00	Disbursement Requests Pending Submission	0
Reservation Requests Pending	0	Disbursement Request Submitted/Under Review	1
Reservation Requests Submitted	0	Total Disbursements Submitted	1
Reservation Requests Eligible	1	Total Disbursements Approved	0
Reservation Requests Ineligible	0	Disbursement Requests Rejected	0
Reservation Requests Expired	0	Total Amount of Funds Disbursed	\$ 0.00
Reservations Withdrawn	0	Homebuyers that Received Disbursements	0

Reset Current Filtering

Reservation Number	Disbursement Number	Homeowner Last Name	Homeowner First, Middle Name	Member Contact	Date Reservation Submitted	Current Status	Subsidy Reserved	Grant Expiration	Withdrawal Requested	Subsidy Disbursed	Proposed Settlement Date
20	184	Kirk	James, T	Cheryl McCollum	Jan 06, 2016 12:36:18	Disbursement Request Submitted	\$ 5,000.00	Jan 19, 2016 12:00:00	N	\$ 0.00	Mar 4, 2016



- Hover over **Initiate**, located in the top-left of the screen and click **Disbursement**.
- NOTE: Since this is a reimbursement program, funds will only be reimbursed after the loan closes. A disbursement can be initiated, but cannot be completed until after the loan has closed in order to upload the final loan documentation to FHLB Des Moines for review.

Cheryl McCollum | Logout      Current as of January 15, 2016 at 4:10 PM CST  
Home | Messages (0) | User Guide

Reservation ID: 46  
Homeowner: Cheryl Tester

Reservation    Dashboard    **Initiate**

### Reservation Home ?

Grant Requested      \$ 5,000.00  
Reservation Status    **Reservation Request Eligible**  
Withdrawal Requested (Y/N)?    N  
Set Aside Round      HomeStart  
Homeowner 1:          Cheryl Tester  
Homeowner 2:

Upon approval of the reservation, a disbursement can be initiated

Description	Status
Reservation Initiation Information	✓
Additional Member Contacts	✓
Site Selection	✓
Homeowner Selection	✓
Eligibility	✓
Request Timeline	✓
Household Income	✓

**Administrator Comments**

Clarification	created by	created date
need co-homeowner added to homeowner selection screen	CMCCOLLU	01/15/2016 03:36:22 PM

## MOVING THROUGH EACH SCREEN:

- Each screen will have a **Previous** and a **Next** button for use in navigating through the screens. NOTE: You must press the **Save** button on each screen to successfully save your changes. If you only select **Previous** or **Next**, your changes will **NOT** be saved.

Cheryl McCollum | Logout      Current as of January 15, 2016 at 4:48 PM CST  
Home | Messages (0) | User Guide

Reservation ID: 46  
Disbursement ID: 261  
Homeowner: Cheryl Tester

Disbursement    Dashboard    Initiate

### Disbursement Information Page 1 ?

Information  
• Your changes have been saved to the system. ✓

What is the anticipated closing (Settlement) completion date for this unit?

Is borrower First Time Homebuyer?  Yes  No

Please classify the site location as\*

Urban  
 Rural

Enter the Actual Property Contract Sales Price\* \$

Select 1st Mortgage originated by\*

• If homeowner/co-homeowner is a first-time homebuyer, they are required to complete a Financial Literacy Education Counseling class prior to loan close.  
• This class must meet the National Industry Standards for Homeownership Education and Counseling. Please see FHLBDM website for Financial Literacy Resources.

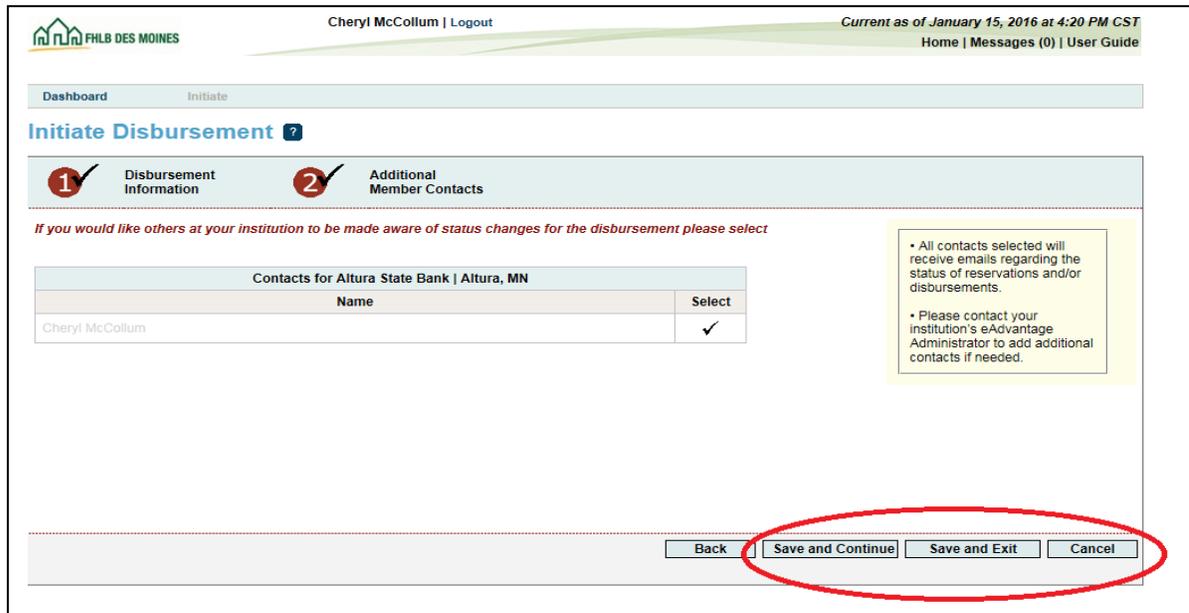
\* Required to save the page  
♦ Required prior to submission

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

**Previous**      Save      Undo      **Next**

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- Complete the requested information on each screen, and proceed through the steps by clicking the **Save and Continue** OR **Save and Exit** buttons on the bottom of the screen.
- **Save and Exit:** This will initiate the disbursement request but not complete the request.
- **Save and Continue:** To continue and complete a disbursement request, all requested supporting documentation and information will need to be collected and available for input into the DP Online system.
- **Cancel:** If the disbursement request needs to be cancelled. As with the Reservation process, this button will only be an option from the first two screens. You will have 120 days to complete and submit the disbursement request to FHLB Des Moines from the time the reservation is approved by FHLB DM.



Cheryl McCollum | Logout Current as of January 15, 2016 at 4:20 PM CST  
Home | Messages (0) | User Guide

Dashboard Initiate

### Initiate Disbursement ?

1 Disbursement Information
 2 Additional Member Contacts

*If you would like others at your institution to be made aware of status changes for the disbursement please select*

Contacts for Altura State Bank   Altura, MN	
Name	Select
Cheryl McCollum	✓

- All contacts selected will receive emails regarding the status of reservations and/or disbursements.
- Please contact your institution's eAdvantage Administrator to add additional contacts if needed.



- After viewing the Timeline screen, click **Save** and then **Home** to return to the Disbursement Home Screen.

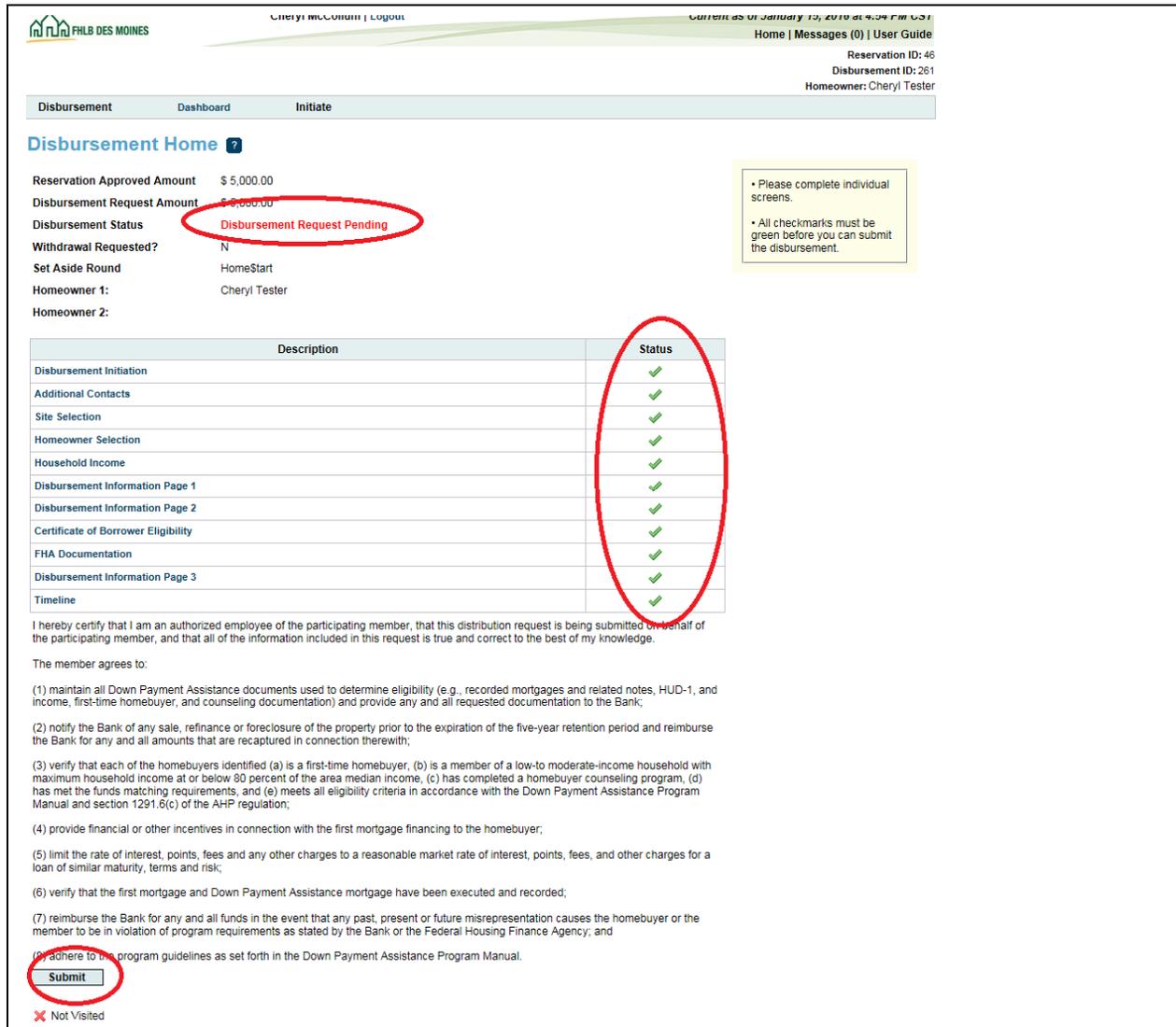
The screenshot shows the 'Timeline' screen in the FHLB online portal. At the top, it displays the user's name 'Cheryl McCollum | Logout' and the current time 'Current as of January 15, 2016 at 4:53 PM CST'. Navigation links include 'Home | Messages (0) | User Guide'. The page title is 'Timeline' with a help icon. A table lists reservation dates:

Reservation Date (Funds Reserved)	01/15/2016
Reservation Completion Expiration Date	01/25/2016
Reservation Expiration Date	01/25/2016
Closing/Settlement Date	02/29/2016
Retention Expiration Date	02/28/2021

A yellow callout box contains the text: 'Members are responsible for providing a release of the Retention Agreement (Deed Restriction) upon satisfaction of the 5 year term or if the property is sold prior to completion of the 5 year term.' At the bottom, there are 'Save' and 'Home' buttons. The 'Home' button is circled in red. A warning message states: '\* Required to save the page Required prior to submission To submit your changes please click Save before exiting this page.' A '<Previous' link is also visible.

**SUBMIT THE DISBURSEMENT REQUEST:**

- The Disbursement Home screen lists all of the disbursement request pages that will need to be completed before a disbursement can be submitted.
- If all **green check marks** appear, click on the **Submit** button in the bottom left hand of the screen.
- Press **Submit** to send the disbursement request to FHLB Des Moines for review. Once a disbursement is submitted, no modifications to the disbursement can be made.
- NOTE: All sections must have **green check marks** before submitting the disbursement. All sections with a **red x** or **yellow check mark** must be completed before continuing.



Cheryl McCorum | Logout      Current as of January 13, 2016 at 4:29 PM CST

Home | Messages (0) | User Guide

Reservation ID: 46  
Disbursement ID: 261  
Homeowner: Cheryl Tester

Disbursement    Dashboard    Initiate

**Disbursement Home** ?

Reservation Approved Amount    \$ 5,000.00  
Disbursement Request Amount    \$ 5,000.00  
Disbursement Status    **Disbursement Request Pending**  
Withdrawal Requested?    N  
Set Aside Round    Home\$Start  
Homeowner 1:    Cheryl Tester  
Homeowner 2:

Description	Status
Disbursement Initiation	✓
Additional Contacts	✓
Site Selection	✓
Homeowner Selection	✓
Household Income	✓
Disbursement Information Page 1	✓
Disbursement Information Page 2	✓
Certificate of Borrower Eligibility	✓
FHA Documentation	✓
Disbursement Information Page 3	✓
Timeline	✓

I hereby certify that I am an authorized employee of the participating member, that this distribution request is being submitted on behalf of the participating member, and that all of the information included in this request is true and correct to the best of my knowledge.

The member agrees to:

- (1) maintain all Down Payment Assistance documents used to determine eligibility (e.g., recorded mortgages and related notes, HUD-1, and income, first-time homebuyer, and counseling documentation) and provide any and all requested documentation to the Bank;
- (2) notify the Bank of any sale, refinance or foreclosure of the property prior to the expiration of the five-year retention period and reimburse the Bank for any and all amounts that are recaptured in connection therewith;
- (3) verify that each of the homebuyers identified (a) is a first-time homebuyer, (b) is a member of a low-to moderate-income household with maximum household income at or below 80 percent of the area median income, (c) has completed a homebuyer counseling program, (d) has met the funds matching requirements, and (e) meets all eligibility criteria in accordance with the Down Payment Assistance Program Manual and section 1291.6(c) of the AHP regulation;
- (4) provide financial or other incentives in connection with the first mortgage financing to the homebuyer;
- (5) limit the rate of interest, points, fees and any other charges to a reasonable market rate of interest, points, fees, and other charges for a loan of similar maturity, terms and risk;
- (6) verify that the first mortgage and Down Payment Assistance mortgage have been executed and recorded;
- (7) reimburse the Bank for any and all funds in the event that any past, present or future misrepresentation causes the homebuyer or the member to be in violation of program requirements as stated by the Bank or the Federal Housing Finance Agency; and
- (8) adhere to the program guidelines as set forth in the Down Payment Assistance Program Manual.

**Submit**

✗ Not Visited  
✓ In Progress



- 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.

Cheryl McCollum | Logout      Current as of January 19, 2016 at 8:49 AM CST  
Home | Messages (0) | User Guide  
Reservation ID: 20  
Disbursement ID: 104  
Homeowner: James Kirk

Disbursement    Dashboard    Initiate

### Disbursement Home

Reservation Approved Amount    \$ 5,000.00  
Disbursement Request Amount    \$ 5,000.00  
Disbursement Status    **Disbursement Request Submitted**  
Withdrawal Requested?    N  
Set Aside Round    HomeStart  
Homeowner 1:    James T Kirk  
Homeowner 2:    Christine Chapel

\* Please complete individual screens.  
\* All checkmarks must be green before you can submit the disbursement.

Description	Status
Disbursement Initiation	✓
Additional Contacts	✓
Site Selection	✓
Homeowner Selection	✓
Household Income	✓
Disbursement Information Page 1	✓
Disbursement Information Page 2	✓
Certificate of Borrower Eligibility	✓
FHA Documentation	✓
Disbursement Information Page 3	✓
Timeline	✓

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

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



**COMPLETE A PREVIOUSLY INITIATED DISBURSEMENT REQUEST:**

- To initiate a disbursement and save 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.
- **Note:** To gain access to the Disbursement Home Page to complete a previously initiated disbursement, click on the **Disbursement ID number**. You will NOT be able to initiate a disbursement request for a reservation that already has a disbursement initiated. You will simply re-enter the Disbursement by clicking on the **Disbursement ID number**.

Cheryl McCollum | Logout
Current as of January 15, 2016 at 10:31 AM CST  
Home | Messages (0) | User Guide

Dashboard Initiate

**Dashboard** ?

Select Round to Display HomeStart Export

Member Allocation Limit Total	\$ 100,000.00	Total Amount of Funds Reserved	\$ 5,000.00
Round Allocation Total Remaining	\$ 9,960,399.00	Total Amount of Expired Reservations	\$ 0.00
Member Allocation Limit Remaining	\$ 95,000.00	Disbursement Requests Pending Submission	0
Reservation Requests Pending	0	Disbursement Request Submitted/Under Review	1
Reservation Requests Submitted	0	Total Disbursements Submitted	1
Reservation Requests Eligible	1	Total Disbursements Approved	0
Reservation Requests Ineligible	0	Disbursement Requests Rejected	0
Reservation Requests Expired	0	Total Amount of Funds Disbursed	\$ 0.00
Reservations Withdrawn	0	Homebuyers that Received Disbursements	0

Select round, initiate reservations, or check status of reservations and/or disbursements. If you need assistance, please contact the Community Investment Department at 800.544.3452, ext.1173

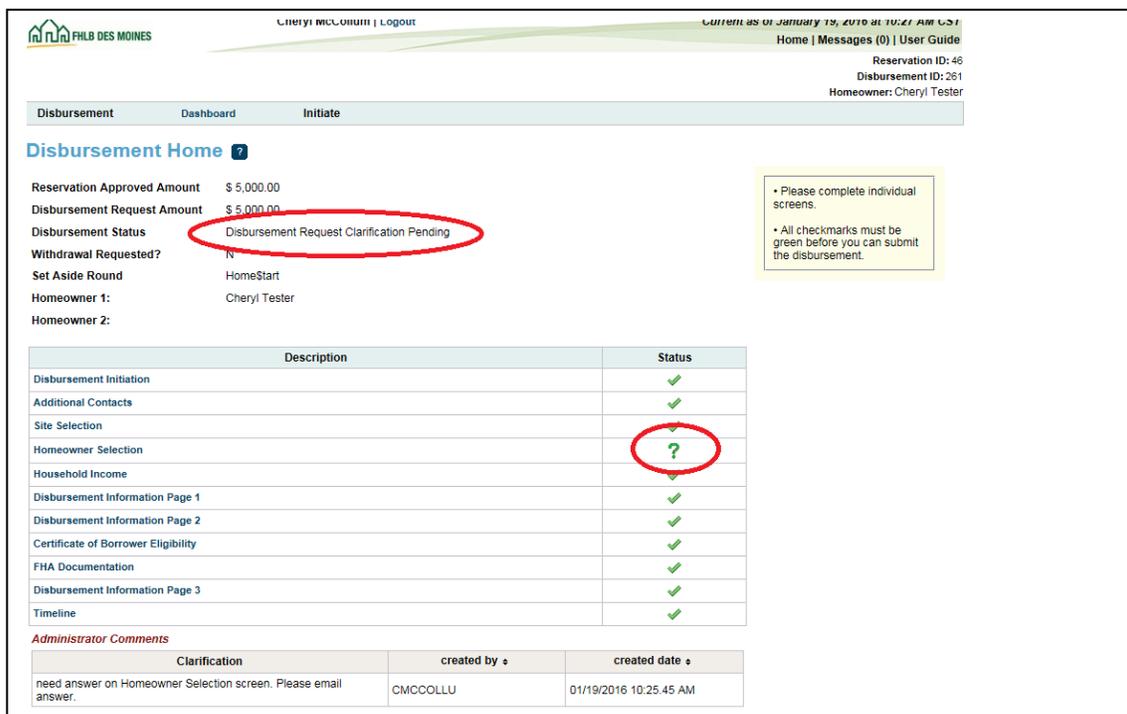
Reset Current Filtering

Reservation Number	Disbursement Number	Homeowner Last Name	Homeowner First, Middle Name	Member Contact	Date Reservation Submitted	Current Status	Subsidy Reserved	Grant Expiration	Withdrawal Requested	Subsidy Disbursed	Proposed Settlement Date
20	184	Crk	James, T	Cheryl McCollum	Jan 06, 2016 12:36:18	Disbursement Request Submitted	\$ 5,000.00	Jan 19, 2016 12:00:00	N	\$ 0.00	Mar 4, 2016

1 / 1

**RESPOND TO A DISBURSEMENT CLARIFICATION REQUEST:**

- If FHLB Des Moines has questions on the submitted disbursement request and needs additional documents and/or information to complete a disbursement request review, a disbursement clarification request will be initiated by FHLB Des Moines.
- The member contact will receive notification of the clarification request by email, and the status of the disbursement changes from "Disbursement Request Under Review" to "Disbursement Request Clarification Pending."
- Click on the Disbursement Number for access to the Disbursement Home Page.



Cheryl McCollum | Logout      Logged in as on January 19, 2016 at 10:21 AM CST  
Home | Messages (0) | User Guide  
Reservation ID: 46  
Disbursement ID: 261  
Homeowner: Cheryl Tester

Disbursement    Dashboard    Initiate

**Disbursement Home** ?

Reservation Approved Amount    \$ 5,000.00  
Disbursement Request Amount    \$ 5,000.00  
Disbursement Status    **Disbursement Request Clarification Pending**  
Withdrawal Requested?    N  
Set Aside Round    Home\$Start  
Homeowner 1:    Cheryl Tester  
Homeowner 2:

• Please complete individual screens.  
• All checkmarks must be green before you can submit the disbursement.

Description	Status
Disbursement Initiation	✓
Additional Contacts	✓
Site Selection	✓
Homeowner Selection	?
Household Income	✓
Disbursement Information Page 1	✓
Disbursement Information Page 2	✓
Certificate of Borrower Eligibility	✓
FHA Documentation	✓
Disbursement Information Page 3	✓
Timeline	✓

**Administrator Comments**

Clarification	created by	created date
need answer on Homeowner Selection screen. Please email answer.	CMCCOLLU	01/19/2016 10:25:45 AM

- A **red question mark** will indicate which page(s) will require additional information or clarification.
- FHLB Des Moines comments will appear on both the Disbursement Home screen and the page that needs clarification.
- Navigate to the page(s) with the **red question mark**, make the corrections and save the page(s). Once the page is saved, the Disbursement Home screen will show a **green question mark**. (See picture above)
- The Home screen lists all of the pages of the Disbursement Request that need to be completed. If all **green marks** appear, the **Submit** button will be available.



- Press Submit to send the clarification to FHLB Des Moines for review. Once a clarification is addressed and submitted, no modifications to the clarification can be made.
- Verify that Disbursement Status has changed from "Disbursement Request Clarification Pending" to "Disbursement Request Clarification Submitted." If the status is updated, then the disbursement clarification has been successfully submitted.
- A system-generated email will be deployed to the contacts associated with this request notifying them that the clarification request has been submitted.

### **SUBMIT WITHDRAW REQUEST:**

- If a member no longer wishes to proceed with a DP reservation, a Withdraw Request can be submitted.
- After successfully logging into DP Online, select the reservation number or homebuyer last name to enter the Reservation Home screen.
- Hover over **Initiate** and click **Withdraw**.
- Complete the **Initiate Reservation Withdraw** screen by providing a short narrative on the reason for the withdrawal and select **Save**. No further action is required.
- This action will notify FHLB Des Moines that a Withdraw Request has been initiated. FHLB Des Moines will approve the request, and the status will change to "**Reservation Request Withdrawn**."
- To review which reservations have withdraw requests pending, see the Withdrawal Requested column on the Dashboard screen.
- Once FHLB Des Moines 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.



## **APPENDIX A. DOCUMENTS REQUIRED FOR RESERVATIONS AND DISBURSEMENTS**

### **DOCUMENTS REQUIRED FOR RESERVATION:**

1. Copy of appraisal if:
  - a. Related party transaction or REO property
  - b. FHLB Des Moines grant to be passed through to non-profit or other 3<sup>rd</sup> party
2. Signed Purchase & Sale Agreement
3. Signed Household Summary Sheet from Income Calculation Workbook
4. Income Calculation Workbook- must be uploaded in .xls format
5. All income verification documents for all sources of income. All income documents must be scanned and uploaded as one PDF document.
6. Certificate of Zero Income if applicable. This document must be scanned and uploaded with the signed Household Summary page.

### **DOCUMENTS REQUIRED FOR DISBURSEMENT:**

1. If first-time homebuyer:
  - a. a Certificate of Homebuyer Education signed by both member and borrower
  - b. copy of the homebuyer education course class certificate
  - c. Both documents will need to be uploaded as one PDF attachment
  - d. Both homebuyer and co-buyer will need to take the course and complete the documentation if they are on title and first-time homebuyers
2. Final signed Mortgage Closing Disclosure or applicable settlement statement
3. Certificate of Borrower Eligibility signed by the member. This document is created within the DP Online system during the disbursement request process, from information collected on previous screens.
  - a. If the Adobe Reader error is received, please use the "Print PDF" link on the screen.
4. Copy of signed Retention Agreement (Deed Restriction)
5. Rehab/Repair Worksheet if applicable
6. Property Inspection Report from completion of rehabilitation if applicable



## APPENDIX B. RESERVATION AND DISBURSEMENT STATUS DESCRIPTIONS

<p><b>Reservation Request Pending</b> – 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. A reservation must be completed by the Reservation Completion Expiration Date as found on the Request Timeline screen.</p>
<p><b>Reservation Request Submitted</b> – Reservation has been submitted and is now available for FHLB Des Moines to review and approve. You are no longer able to edit the reservation request.</p>
<p><b>Reservation Request Under Review</b> – Request is under review by FHLB Des Moines.</p>
<p><b>Reservation Request Clarification Pending</b> – Reservation has a clarification request outstanding. You can edit only the pages where FHLB Des Moines has indicated clarification is needed.</p>
<p><b>Reservation Request Clarification Submitted</b> – Clarification has been submitted, returning the reservation request to FHLB Des Moines. You cannot edit the clarification once submitted.</p>
<p><b>Reservation Request Ineligible</b> – The request has been reviewed, and FHLB Des Moines has determined the participant is <u>not</u> eligible for a reservation.</p>
<p><b>Reservation Request Eligible</b> – The request has been reviewed, and FHLB Des Moines has determined the homebuyer is eligible for a reservation. Disbursements may now be initiated and submitted.</p>
<p><b>Disbursement Request Pending</b> – 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. However, all initiated disbursements must be completed and submitted by the Reservation Expiration Date found on the Timeline screen.</p>
<p><b>Disbursement Request Submitted</b> – The request has been submitted and is now available for FHLB Des Moines to review and approve. You are no longer able to edit the disbursement request.</p>
<p><b>Disbursement Request Under Review</b> – Request is under review by FHLB Des Moines.</p>
<p><b>Disbursement Request Clarification Pending</b> – Request has a clarification request outstanding.</p>
<p><b>Disbursement Request Clarification Submitted</b> – The clarification request has been submitted to FHLB Des Moines.</p>



<p><b>Disbursement Request Rejected</b> – The request has been reviewed by FHLB Des Moines and been determined <u>not</u> eligible for reimbursement.</p>
<p><b>Disbursement Request Approved</b> – The request has been reviewed by FHLB Des Moines and been determined an eligible reservation. Funds will be deposited into the member’s FHLB Des Moines Demand Deposit Account.</p>
<p><b>Withdraw Request Submitted</b> – A request has been submitted to FHLB Des Moines to withdraw the application.</p>
<p><b>Withdrawn</b> – FHLB Des Moines has approved withdrawal request.</p>
<p><b>Expired</b> – The length of time for grant reservation has passed. Reservations in this status are no longer eligible for reimbursement.</p>