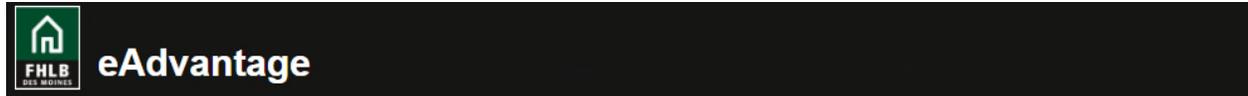




Releasing Multiple Listed or Delivered Loans

This document details steps to release multiple pledged loans at once using eAdvantage. This process is to be used by all members pledging loans via a monthly listing file, with the loan documentation retained by the member or by FHLB Des Moines' approved custodian.

1. Log on to eAdvantage at <https://ebus.fhlbdm.com/>.



This is a secured site for customers of the Federal Home Loan Bank of Des Moines.

User ID

User9999

Password

.....

Login

[Reset your password](#)

[Signup for eAdvantage](#)

[Frequently Asked Questions](#)

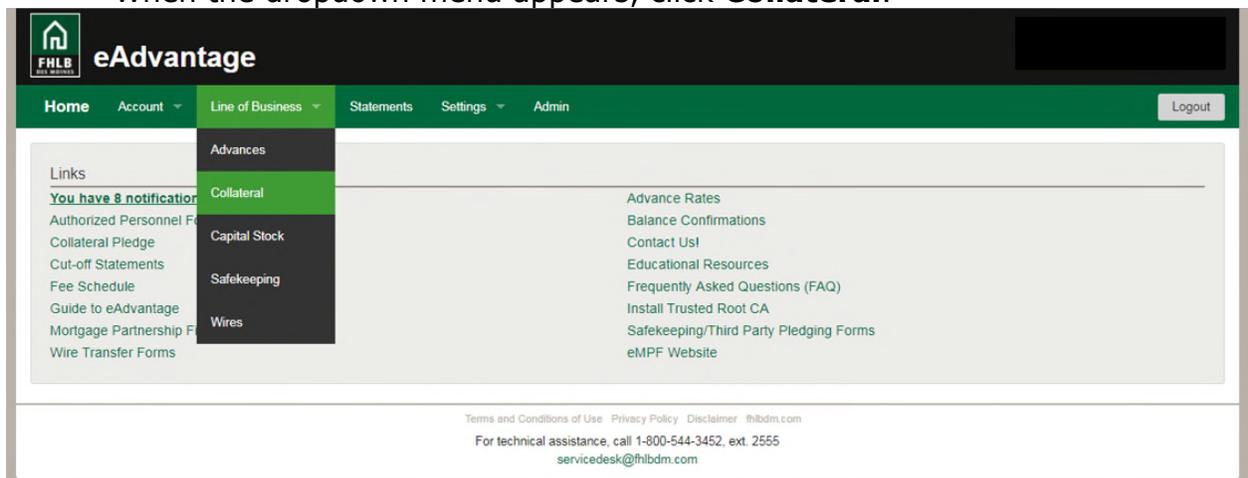
[Remove or Add a User Administrator](#)

For optimum performance, the Bank recommends the use of Internet Explorer 9.0 or higher.

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*Don't have eAdvantage credentials, or unsure of your login information? Your institution's **eAdvantage Administrators** can assist. The FHLB Des Moines Membership team can assist your institution's **Administrators** and can be reached at 515-412-2222 or MFS-Membership@fhlbdm.com.*

2. From the green ribbon at the top of the page, hover your cursor over **Line of Business**.
When the dropdown menu appears, click **Collateral**.



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For technical assistance, call 1-800-544-3452, ext. 2555
[servicedesk@fhlbdm.com](mailto: servicedesk@fhlbdm.com)

- From the Collateral Summary screen, click the **Release Loans** link in the "Collateral Links" box, located on the right side of the page.

Current Member -
[Home](#) [Collateral](#) [Logout](#)

Collateral Summary

Data Updated: 12-26-2018 01:04 PM
APSA Date: 05-24-2006
Collateral Status: Blanket APSA

[+ Loan Listings](#)
[+ BBCs](#)
[+ Securities or Cash](#)

Loans Pledged

Collateral Type	Unpaid Principal	Market Value / Adjusted Unpaid	Adv Equivalent	# of Items	LTV
1101 1-4 Fam 1st Mtg	\$189,332,531.78	\$189,332,531.78	\$155,252,676.06	1	82
1103 Residential 1-4 Fam 1st Mtg SP	\$12,085,055.22	\$12,085,055.22	\$7,734,435.34	0	64
1109 Multi-Family 1st Mtg	\$64,525,153.00	\$64,525,153.00	\$41,941,349.45	1	65
1402 Coml RE 1st Mtg	\$793,559,177.00	\$793,559,177.00	\$547,555,832.13	1	69
1471 RETAIN PTPN CRE 1st Mtg Owner Occup	\$81,137,366.00	\$81,137,366.00	\$55,984,782.54	11	69
Total Loans Pledged:	\$1,140,639,283.00	\$1,140,639,283.00	\$808,469,075.52	14	

[Export Loans Pledged](#)

Securities

Collateral Type	Unpaid Principal	Market Value	Adv Equivalent	# of Items	LTV
Total Securities/Term Time Pledged:	\$0.00	\$0.00	\$0.00	0	

Summary

Collateral Type	Unpaid Principal	Market Value	Adv Equivalent	# of Items	LTV
Total Pledged Collateral	\$1,140,639,283.00	\$1,140,639,283.00	\$808,469,075.52	14	

Current FHLB indebtedness *excluding* Forward Starting Advances: **\$290,000,000**
Remaining collateral capacity (Advance Equivalent) *excluding* Forward Starting Advances: **\$518,469,076**
Total FHLB indebtedness *including* Forward Starting Advances: **\$290,000,000**
Total remaining collateral capacity (Advance Equivalent) *including* Forward Starting Advances: **\$518,469,076**

[To download data as CSV, right-click and choose "Save Target As..."](#)

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Collateral Links
[Enter BBC](#)
[Pledge Listed Loans](#)
[Release Loans](#)
[Pledge Securities](#)
[Release Securities](#)

- Select the **Release Loan file format** link in order to create the .csv file you'll upload later with those loans to be released. You can skip this step if you've already created your release file to our exact formatting.

Current Member -
[Home](#) [Collateral](#) [Loan Listings](#) [Logout](#)

Release Loans

Loans may be released in two ways, individually or by a group.
To release a small number of loans one at a time, select the 'Release Individual Loans' button.
To release a large number of loans by group, select the 'Release a File of Loans' button and upload the request using the [Release Loan file format](#).

Which type of release do you want to submit?

OR

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The loan release file **must** be formatted and saved as a .csv file, and the header row must match the order listed below, or the release request will not process.

- Columns:
 - A = Pledgor ID (this is your FHLB Des Moines 4-digit member number)
 - B = Collateral Type Code
 - C = Loan Number exactly as it appears as pledged to FHLB Des Moines
 - D = Borrower Name exactly as it appears as pledged to FHLB Des Moines
 - E = Reason Code (see list of codes below – only one digit should be entered in this column)
 - 1 = Paid Off
 - 2 = Sold
 - 3 = Matured
 - 4 = Member Request
 - 5 = Ineligible
 - 6 = Other, not listed

Example:

	A	B	C	D	E
1	Pledgor ID	Collateral Type Code	Loan Number	Borrower Name	Reason
2	9876	1101	456789	Smith, John	1
3	9876	1101	345678	Jones, Jane	1
4	9876	1402	234567	ABC Retail Store	3

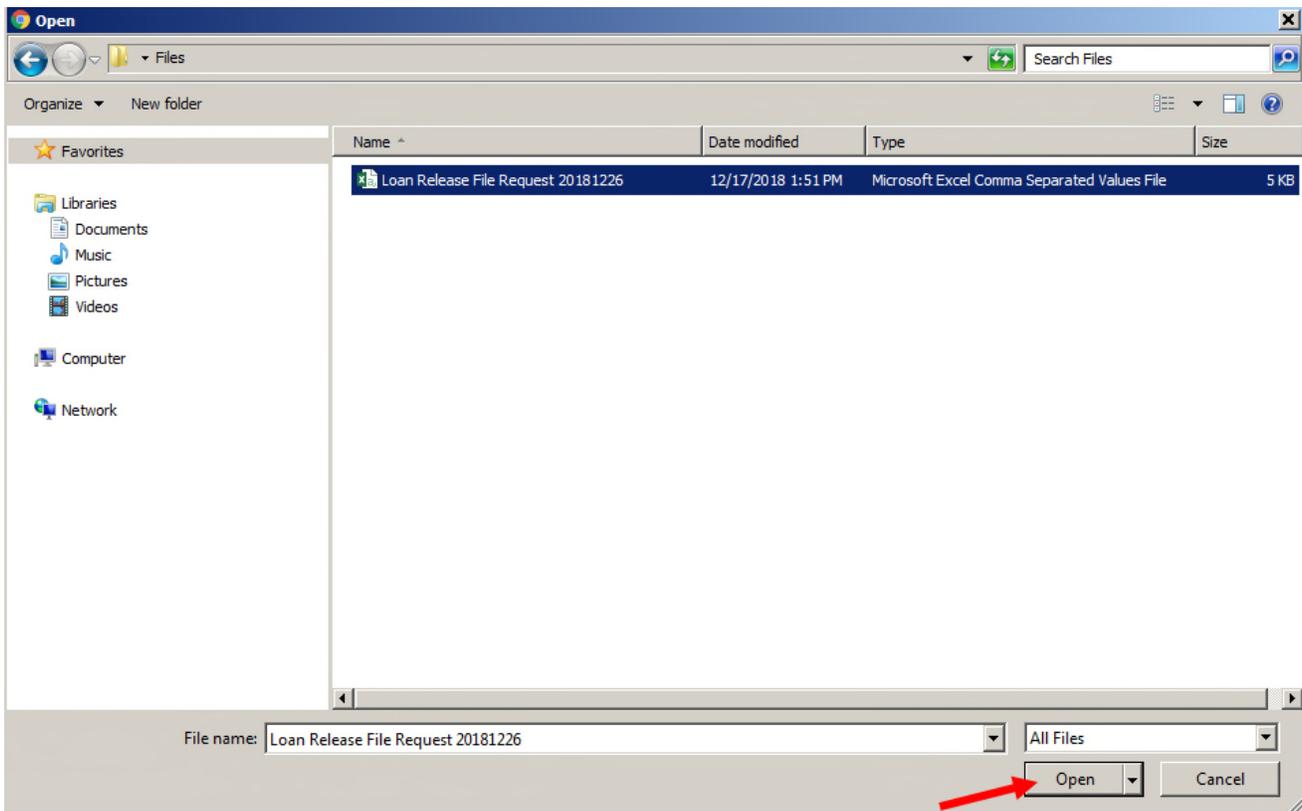
5. After you've prepared the upload file, select **Release a File of Loans** by clicking the button.

The screenshot shows the 'eAdvantage Releases' interface. At the top, there is a navigation bar with the FHLB Des Moines logo and the text 'eAdvantage Releases'. Below this, there are links for 'Home', 'Collateral', 'Loan Listings', and 'Logout'. The main content area is titled 'Release Loans' and contains the following text: 'Loans may be released in two ways, individually or by a group. To release a small number of loans one at a time, select the 'Release Individual Loans' button. To release a large number of loans by group, select the 'Release a File of Loans' button and upload the request using the [Release Loan file format](#).' Below this text, there is a yellow box with the question 'Which type of release do you want to submit?' and two buttons: 'Release Individual Loans' and 'Release a File of Loans'. A red arrow points to the 'Release a File of Loans' button. At the bottom of the page, there are links for 'Terms and Conditions of Use', 'Privacy Policy', 'Disclaimer', and 'Return to Public Site'.

- Next, you'll browse to choose your saved loan release file, and upload it. Select **Choose File** by clicking the button.

The screenshot shows the 'eAdvantage Releases' web interface. At the top, there is a navigation bar with 'Home', 'Collateral', 'Loan Listings', and 'Logout' buttons. The main heading is 'Release Loans'. Below this, there is a light blue box with instructions: 'Loans may be released in two ways, individually or by a group. To release a small number of loans one at a time, select the 'Release Individual Loans' button. To release a large number of loans by group, select the 'Release a File of Loans' button and upload the request using the [Release Loan file format](#).' Below the instructions, there is a question 'Which type of release do you want to submit?' with two buttons: 'Release Individual Loans' and 'Release a File of Loans'. The 'Release a File of Loans' section is active, showing a form with 'Upload File' and 'Choose File' buttons. A red arrow points to the 'Choose File' button. Below the buttons is a 'Comments:' text area and 'Cancel' and 'Submit' buttons. At the bottom, there are links for 'Terms and Conditions of Use', 'Privacy Policy', 'Disclaimer', and 'Return to Public Site'.

- Navigate to the location of your saved file. Select the file, and then select **Open** by clicking the button. Remember – the file must be in a .csv format, and must be prepared exactly as listed above in order for the release request to process.



8. Once the file has attached, you'll click **Submit**.
If needed, you can also enter comments on this screen before submitting (i.e. special instructions for the return shipment of loans, etc.)

The screenshot shows the 'Release Loans' page. At the top, there is a navigation bar with the FHLB Des Moines logo and 'eAdvantage Releases' text. On the right, there are links for 'Home', 'Collateral', 'Loan Listings', and 'Logout'. The main content area has a heading 'Release Loans' and a light blue box with instructions: 'Loans may be released in two ways, individually or by a group. To release a small number of loans one at a time, select the 'Release Individual Loans' button. To release a large number of loans by group, select the 'Release a File of Loans' button and upload the request using the [Release Loan file format](#).' Below this, there is a section titled 'Which type of release do you want to submit?' with two buttons: 'Release Individual Loans' and 'Release a File of Loans'. The 'Release a File of Loans' section is active, showing an 'Upload File' section with a 'Choose File' button and a file named 'Loan Releas... 181226.csv'. Below that is a 'Comments:' text area. At the bottom of the form are 'Cancel' and 'Submit' buttons. A red arrow points to the 'Submit' button. At the very bottom, there are links for 'Terms and Conditions of Use', 'Privacy Policy', 'Disclaimer', and 'Return to Public Site'.

9. eAdvantage will display the data pulled from the .csv file you submitted, and display it on-screen so you can verify for accuracy. Once you are ready to submit the release for processing by FHLB Des Moines, select **Submit Loan Release** by clicking the button.

The screenshot shows the 'Confirm Your Release' page. It features a table with the following data:

Pledgor Code	Type Code	Loan Number	Borrower's Name	Reason
	1101	456789	Smith, John	Paid Off
	1101	345678	Jones, Jane	Paid Off
	1402	234567	ABC Retail Store	Matured

Below the table are two buttons: 'Cancel Loan Release' and 'Submit Loan Release', separated by '-OR-'. A red arrow points to the 'Submit Loan Release' button. At the bottom, there are links for 'Terms and Conditions of Use', 'Privacy Policy', 'Disclaimer', and 'Return to Public Site'.

10. Confirm submission by first selecting the checkbox, and then click **Confirm**.

The screenshot shows the 'Confirm Your Release' page with a confirmation dialog box overlaid. The dialog box has the title 'Are you sure you want to submit this Loan Release?' and contains the text: 'I certify that the attached file/list of loans is released from assignment to the Federal Home Loan Bank of Des Moines'. Below this text is a checkbox with the label 'Check this to confirm you wish to submit'. At the bottom of the dialog box are 'Cancel' and 'Confirm' buttons. A red arrow points to the checkbox, and another red arrow points to the 'Confirm' button. The background page is dimmed, showing the same table and buttons as in the previous screenshot.

11. Your submission has been sent successfully for processing when the following screen appears:

The screenshot shows the 'View Released Loan' page in the FHLB Des Moines eAdvantage system. The page header includes the FHLB Des Moines logo and 'eAdvantage Releases' branding. A navigation bar at the top right contains links for 'Home', 'Collateral', 'Loan Listings', and 'Logout'. The main content area is titled 'View Released Loan' and features a submission timestamp: 'Submitted By: [redacted] on 12/26/2018 02:42 PM'. Below this is a table with the following data:

Pledgor Code	Type Code	Loan Number	Borrower's Name	Reason
	1101	456789	Smith, John	Paid Off
	1101	345678	Jones, Jane	Paid Off
	1402	234567	ABC Retail Store	Matured

Below the table is a 'View History' button. To the right of the table is a 'Release Loans' button with a plus icon. Further right are two sections: 'Collateral Links' with links for 'Enter BBC', 'Pledge Listed Loans', 'Release Loans', 'Pledge Securities', and 'Release Securities'; and 'Collateral Assistance' with links for 'Getting Started - Loan Listing Files', 'Eligibility Guidelines and Checklist', 'Collateral Loan to Value - LTV', 'Collateral Procedures', 'Member Products Policy', 'Frequently Asked Questions', 'Help / Contact', 'Listing Sample File Format', and 'Release Sample File Format'. At the bottom of the page, there are links for 'Terms and Conditions of Use', 'Privacy Policy', 'Disclaimer', and 'Return to Public Site'. Red arrows in the original image point to the printer icon and the 'View History' button.

From this screen, you can print a confirmation of the release request by clicking the printer icon near the upper right corner of the page. You can also select **View History** by clicking the button to view a list past loan release requests.

Once your release request is submitted, you can generally expect the loan to be released within one business day. For members who are required to deliver loan collateral to FHLB Des Moines' approved custodian, loan files are generally returned within 3-5 business days via FedEx.

If you have questions regarding the release process, contact the [Collateral Department](#).