

# Getting Started - Loan Listing Files (eAdvantage)

FEDERAL HOME LOAN BANK OF DES MOINES



Regardless of a member's APSA type, the following collateral types will need to be pledged via the monthly Loan Listing update on eAdvantage:

- HELOCs – type codes 1423, 1424
- Held for Sale – type code 1106
- Construction Loans – type code 1431
- Multi-family LOCs – type codes 1441, 1442
- Commercial Real Estate LOCs – type codes 1443, 1444
- Business LOCs – type code 1626
- Agri-Business LOCs - type code 1627
- Participations – type codes 1461, 1470, 1471, 1472, 1561, 1570, 1571, 1572
- Paycheck Protection Program – type code 1286

Specific and Delivery APSA members who pledge using the Expanded File Format (RESI or CRE) would pledge all collateral types via the monthly Loan Listing on eAdvantage.

## Follow these steps to pledge collateral through a loan listing.

1. Create your file. There are three file formats available on our website under “loans”

[www.fhldb.com/member-support/collateral/pledging-and-releasing-process/](http://www.fhldb.com/member-support/collateral/pledging-and-releasing-process/)

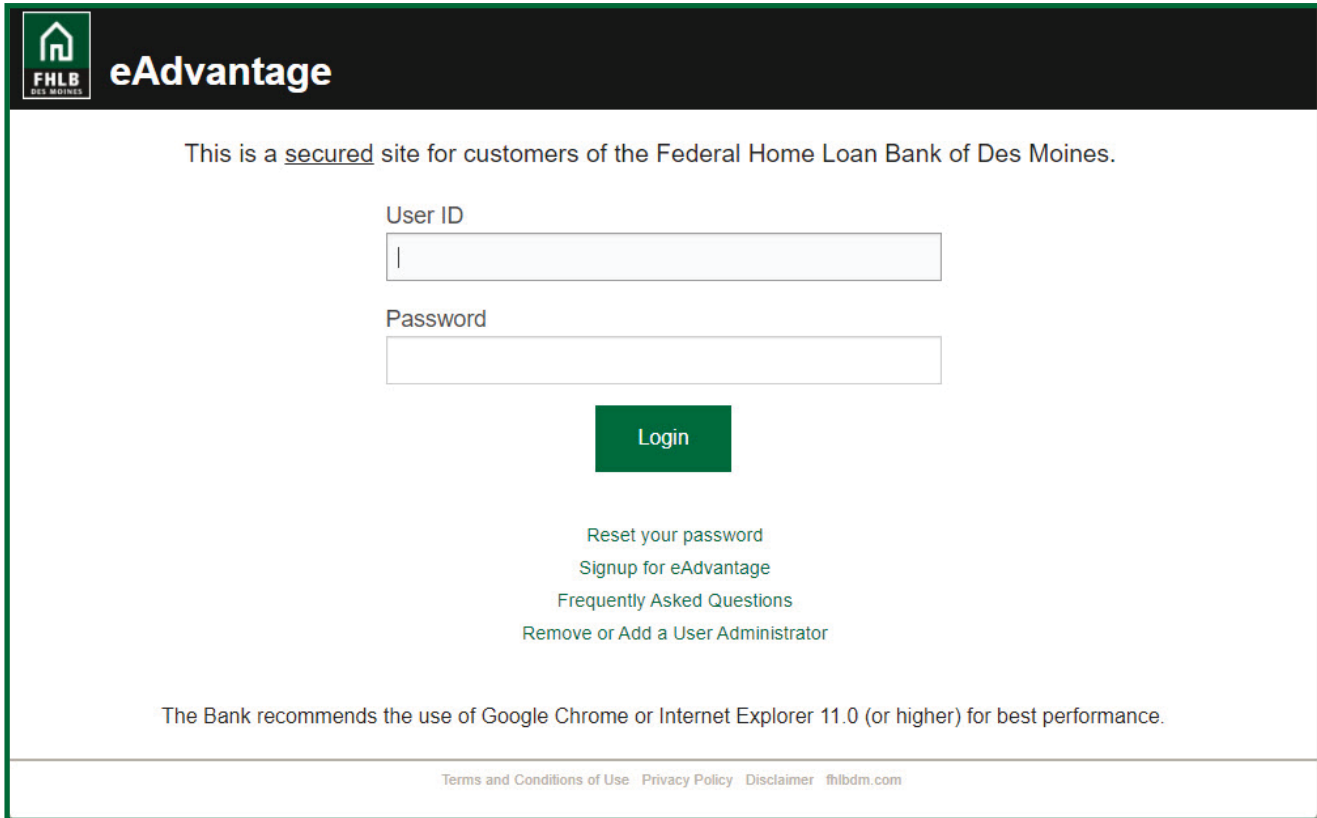
a. Choose the correct file format based on:

- Asset class pledged
- APSA type executed
  - Blanket APSA members will use the General File Format
  - Specific and Delivery APSA members will use the Expanded File Format (RESI or CRE)
  - Housing Associate APSA's pledging eligible government guaranteed mortgage loans will use the General File Format with delivery required.
  - Housing Associate APSA's pledging eligible non-government guaranteed single family residential real estate loan types will use the Expanded File Format with delivery required.

b. One file is created even though there are multiple type codes on the file.

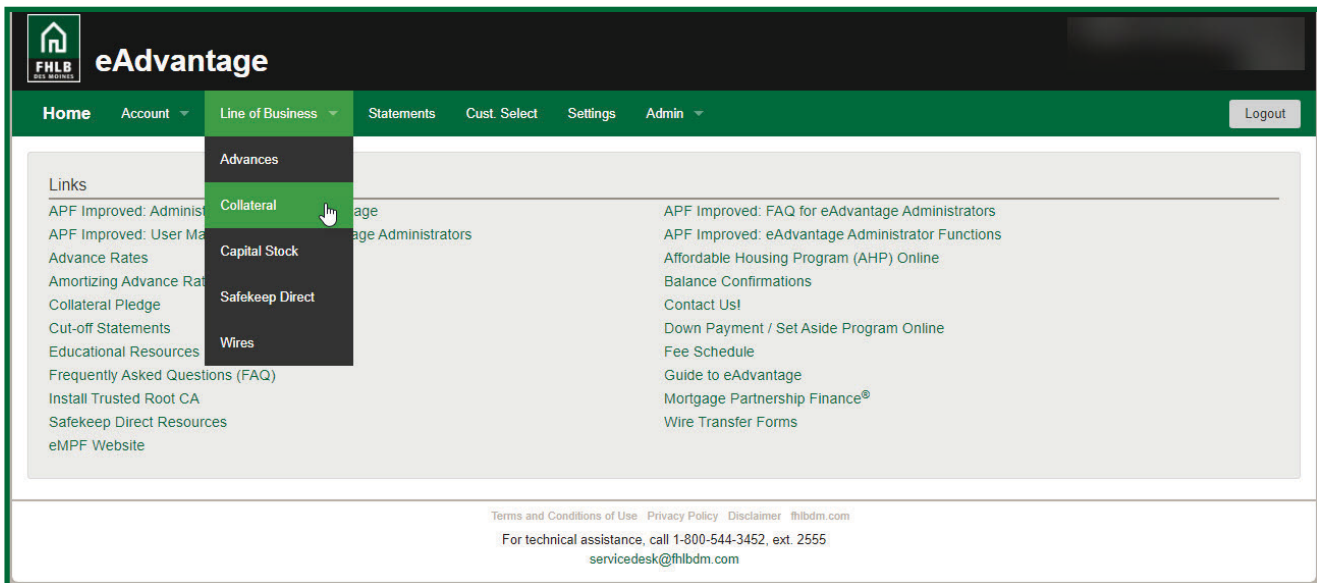
c. All file formats must be saved in a .csv format.

2. Once the file has been created, log in to [eAdvantage](#)



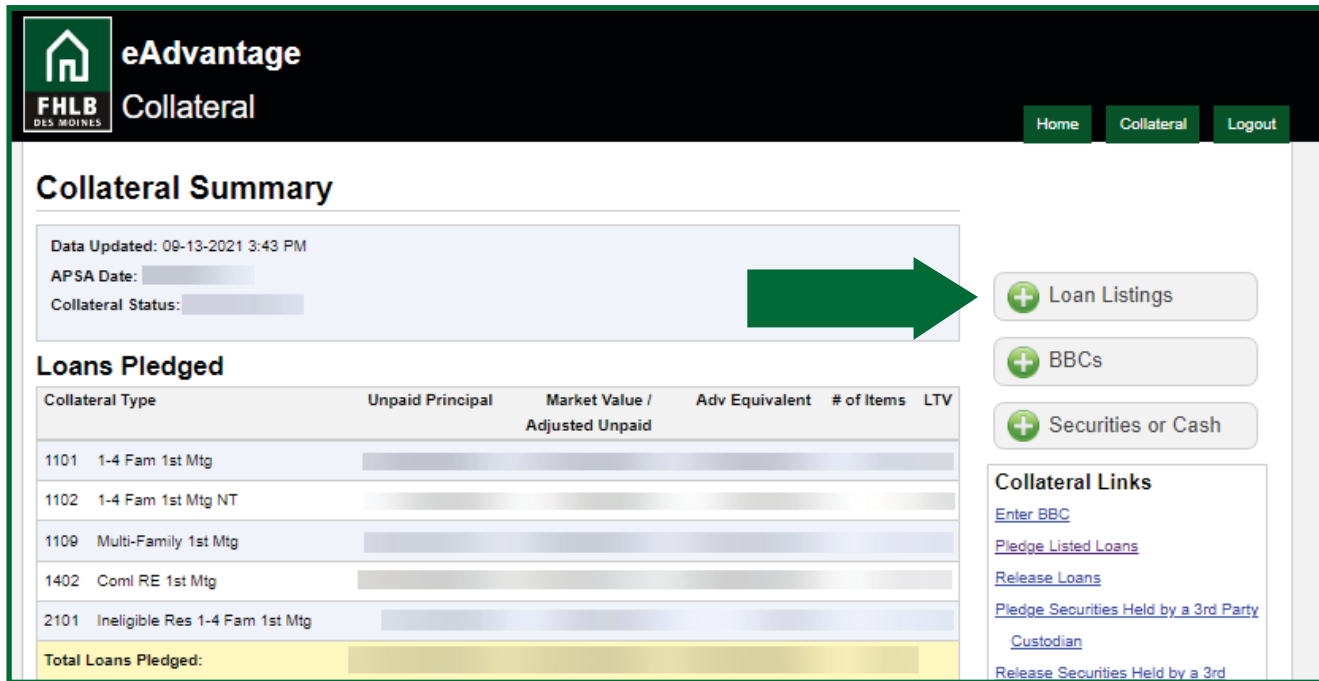
The screenshot shows the eAdvantage login page. At the top left is the FHLB Des Moines logo and the text "eAdvantage". Below this is a message: "This is a secured site for customers of the Federal Home Loan Bank of Des Moines." The login form consists of two input fields: "User ID" and "Password". Below the fields is a green "Login" button. Underneath the button are four links: "Reset your password", "Signup for eAdvantage", "Frequently Asked Questions", and "Remove or Add a User Administrator". At the bottom of the page, there is a recommendation: "The Bank recommends the use of Google Chrome or Internet Explorer 11.0 (or higher) for best performance." and a footer with links for "Terms and Conditions of Use", "Privacy Policy", "Disclaimer", and "fhlbdm.com".

3. Hover over "Line of Business," then choose "Collateral" when the dropdown menu appears.



The screenshot shows the eAdvantage navigation menu. The "Line of Business" dropdown menu is open, showing a list of options: "Advances", "Collateral", "Capital Stock", "Safekeep Direct", and "Wires". The "Collateral" option is highlighted with a mouse cursor. The main navigation bar includes "Home", "Account", "Line of Business", "Statements", "Cust. Select", "Settings", "Admin", and "Logout". The footer contains links for "Terms and Conditions of Use", "Privacy Policy", "Disclaimer", "fhlbdm.com", and technical assistance information: "For technical assistance, call 1-800-544-3452, ext. 2555" and "servicedesk@fhlbdm.com".

4. The Collateral Summary screen will show what is being pledged. Click on the **Loan Listing** button.



**eAdvantage Collateral**

Home Collateral Logout

### Collateral Summary

Data Updated: 09-13-2021 3:43 PM  
 APSA Date:   
 Collateral Status:

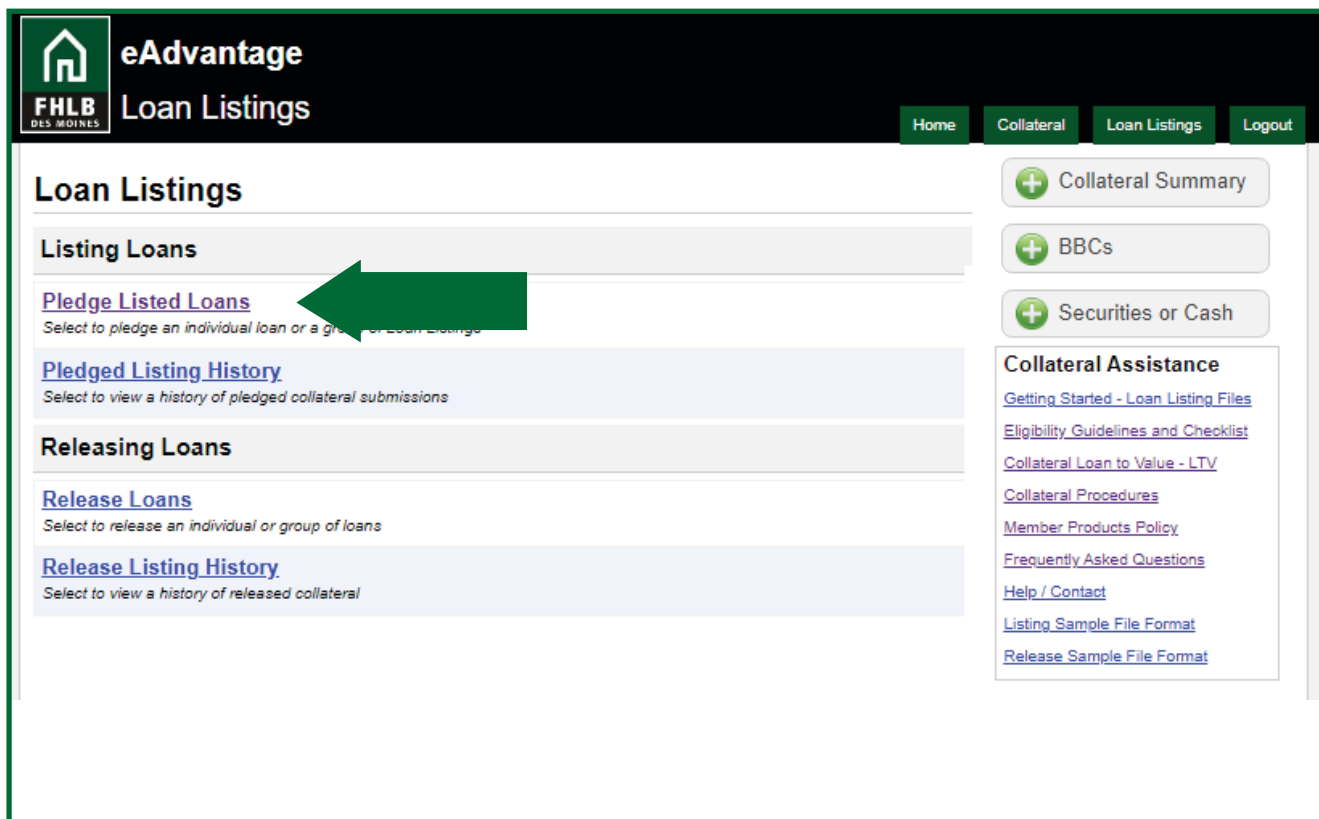
**Loans Pledged**

Collateral Type	Unpaid Principal	Market Value / Adjusted Unpaid	Adv Equivalent	# of Items	LTV
1101 1-4 Fam 1st Mtg					
1102 1-4 Fam 1st Mtg NT					
1109 Multi-Family 1st Mtg					
1402 Coml RE 1st Mtg					
2101 Ineligible Res 1-4 Fam 1st Mtg					
<b>Total Loans Pledged:</b>					

**Collateral Links**

- [Enter BBC](#)
- [Pledge Listed Loans](#)
- [Release Loans](#)
- [Pledge Securities Held by a 3rd Party Custodian](#)
- [Release Securities Held by a 3rd](#)

5. To pledge listed loans click the link titled **Pledge Listed Loans**. File formats are available on the collateral section of the website under “Pledging and Releasing Process” > Loans.”



**eAdvantage Loan Listings**

Home Collateral Loan Listings Logout

### Loan Listings

**Listing Loans**

- [Pledge Listed Loans](#)  
Select to pledge an individual loan or a group of loans
- [Pledged Listing History](#)  
Select to view a history of pledged collateral submissions

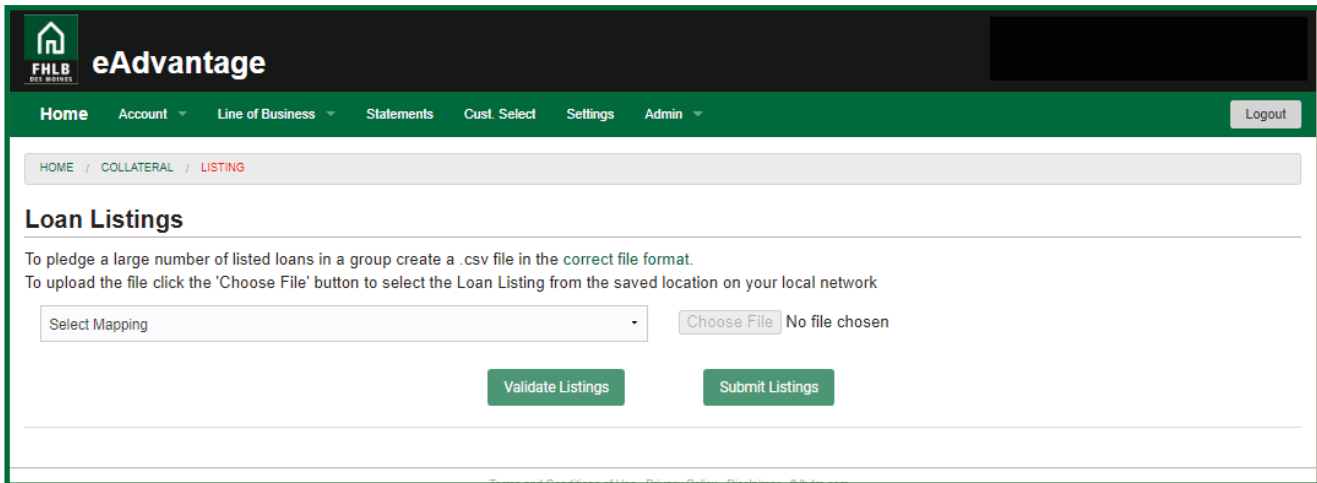
**Releasing Loans**

- [Release Loans](#)  
Select to release an individual or group of loans
- [Release Listing History](#)  
Select to view a history of released collateral

**Collateral Assistance**

- [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](#)
- [Release Sample File Format](#)

6. **Select Mapping** to identify which loan listing file you are submitting. Click the **Browse** button to navigate your server or computer and choose the loan file you would like to pledge. Click **Validate Listings** for the system to check that your file is formatted correctly to be submitted before you are able to **Submit Listings**.



**eAdvantage**

Home Account Line of Business Statements Cust. Select Settings Admin Logout

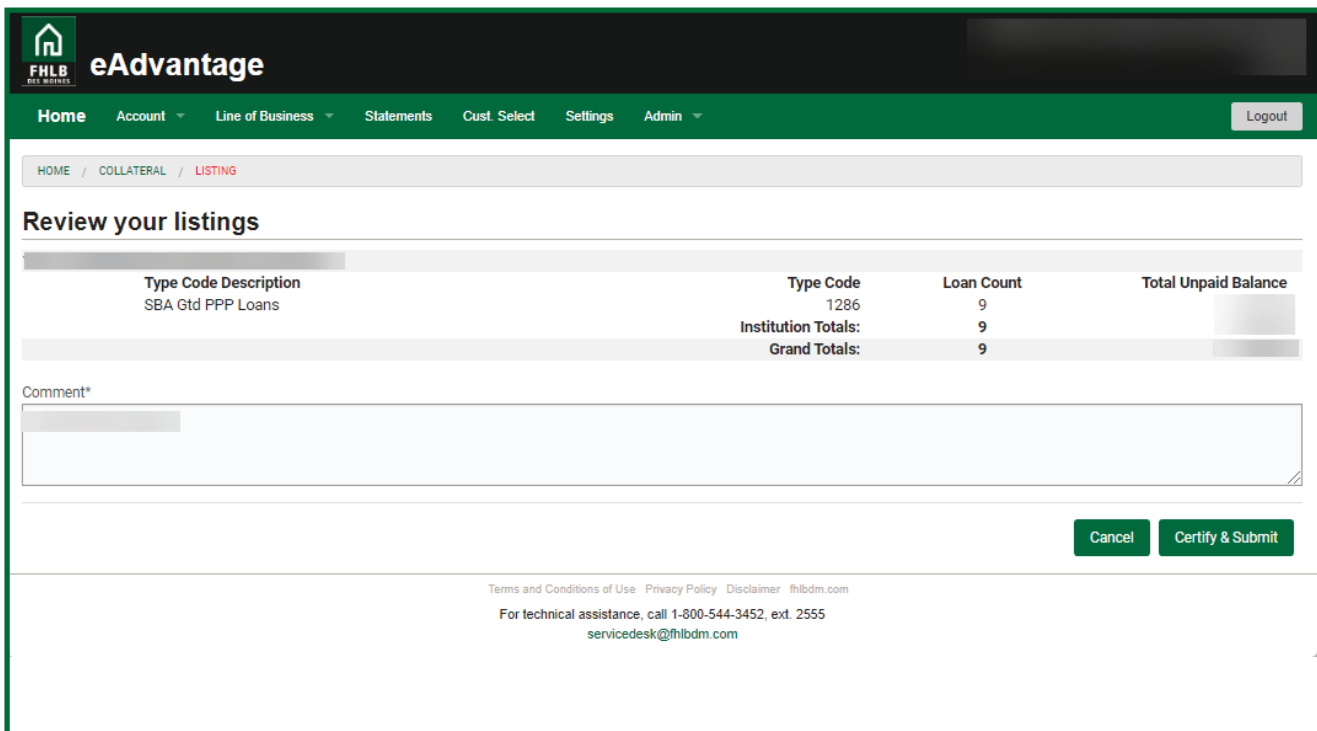
HOME / COLLATERAL / LISTING

### Loan Listings

To pledge a large number of listed loans in a group create a .csv file in the correct file format.  
To upload the file click the 'Choose File' button to select the Loan Listing from the saved location on your local network

Select Mapping  No file chosen

7. Review the summary detail screen of the submitted file for accuracy then click the Certify & Submit button to upload the file.



**eAdvantage**

Home Account Line of Business Statements Cust. Select Settings Admin Logout

HOME / COLLATERAL / LISTING

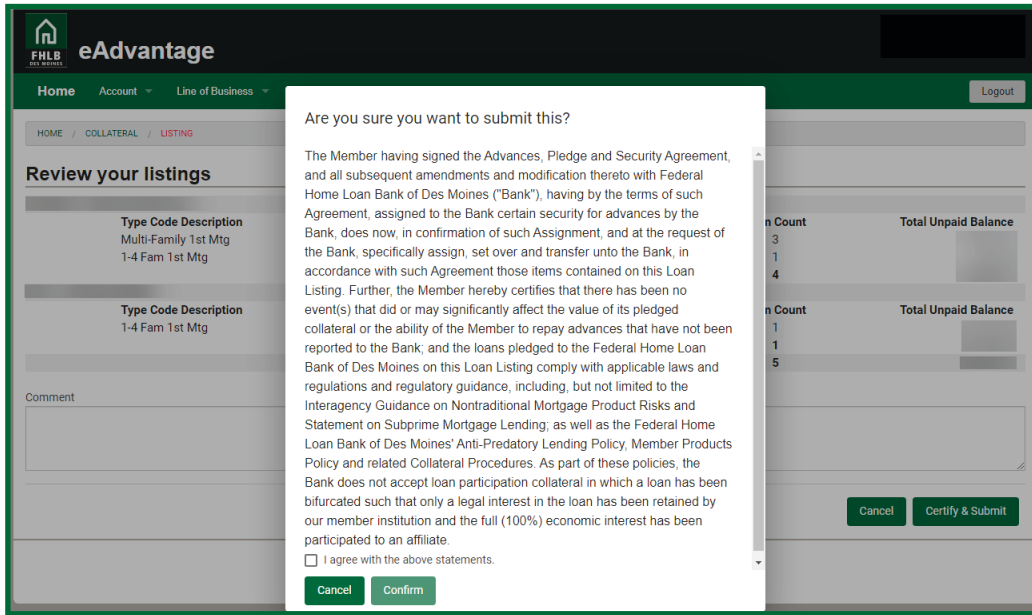
### Review your listings

Type Code Description	Type Code	Loan Count	Total Unpaid Balance
SBA Gtd PPP Loans	1286	9	
	<b>Institution Totals:</b>	<b>9</b>	
	<b>Grand Totals:</b>	<b>9</b>	

Comment\*

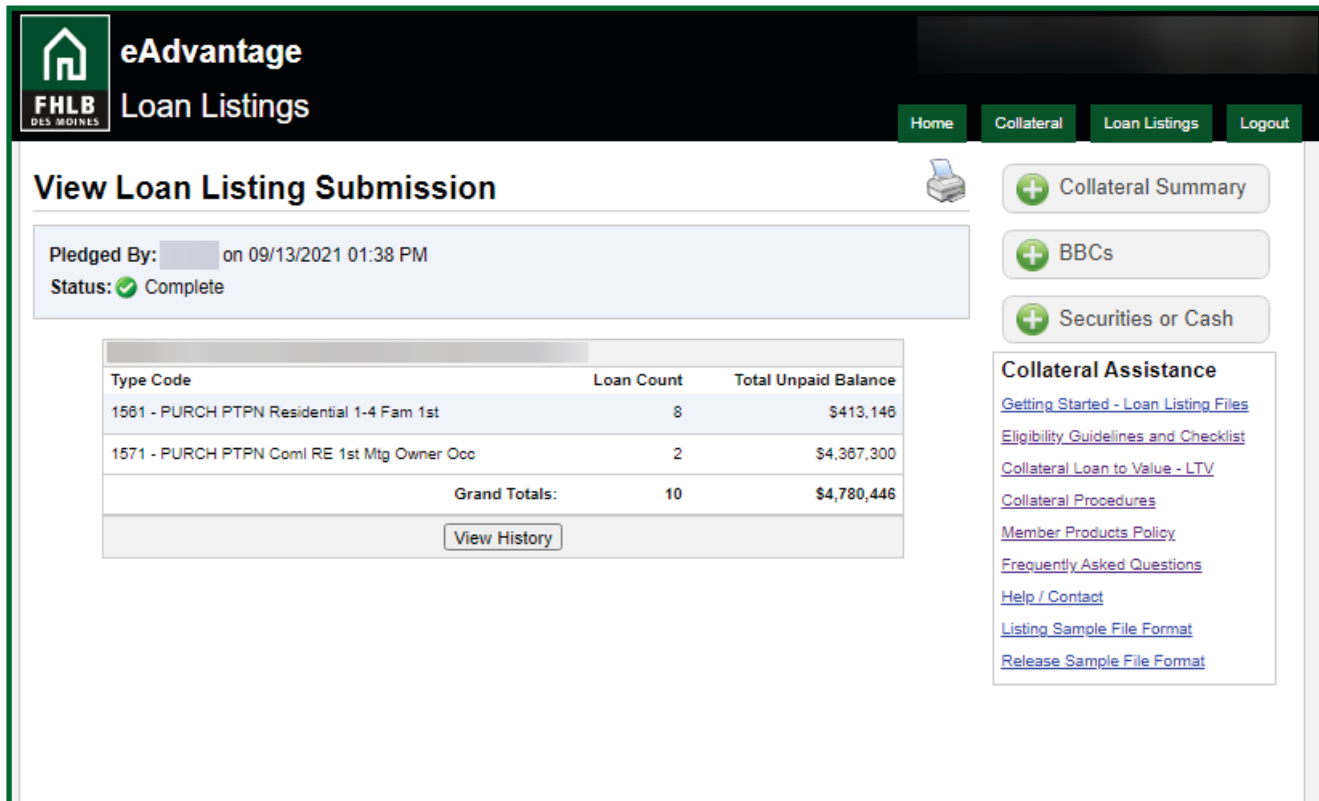
Terms and Conditions of Use Privacy Policy Disclaimer fhldm.com  
For technical assistance, call 1-800-544-3452, ext. 2555  
servicedesk@fhldm.com

8. Read and confirm that you agree to the terms and conditions contained in the pop up box to finalize your collateral pledge.



The screenshot shows the eAdvantage web application. A central pop-up box asks, "Are you sure you want to submit this?". The text inside the box reads: "The Member having signed the Advances, Pledge and Security Agreement, and all subsequent amendments and modification thereto with Federal Home Loan Bank of Des Moines ('Bank'), having by the terms of such Agreement, assigned to the Bank certain security for advances by the Bank, does now, in confirmation of such Assignment, and at the request of the Bank, specifically assign, set over and transfer unto the Bank, in accordance with such Agreement those items contained on this Loan Listing. Further, the Member hereby certifies that there has been no event(s) that did or may significantly affect the value of its pledged collateral or the ability of the Member to repay advances that have not been reported to the Bank; and the loans pledged to the Federal Home Loan Bank of Des Moines on this Loan Listing comply with applicable laws and regulations and regulatory guidance, including, but not limited to the Interagency Guidance on Nontraditional Mortgage Product Risks and Statement on Subprime Mortgage Lending; as well as the Federal Home Loan Bank of Des Moines' Anti-Predatory Lending Policy, Member Products Policy and related Collateral Procedures. As part of these policies, the Bank does not accept loan participation collateral in which a loan has been bifurcated such that only a legal interest in the loan has been retained by our member institution and the full (100%) economic interest has been participated to an affiliate." Below this text is a checkbox labeled "I agree with the above statements." and two buttons: "Cancel" and "Confirm".

9. The file status will display as Pending until the loan file is completed. Once the file is final it will display as Completed. Loan listing files submitted through eAdvantage are processed every hour.




The screenshot shows the "View Loan Listing Submission" page. At the top, it says "Pledged By: [redacted] on 09/13/2021 01:38 PM" and "Status: ✔ Complete". Below this is a table with the following data:

Type Code	Loan Count	Total Unpaid Balance
1581 - PURCH PTPN Residential 1-4 Fam 1st	8	\$413,146
1571 - PURCH PTPN Coml RE 1st Mtg Owner Occ	2	\$4,367,300
<b>Grand Totals:</b>	<b>10</b>	<b>\$4,780,446</b>

Below the table is a "View History" button. On the right side of the page, there are several navigation buttons: "Collateral Summary", "BBCs", and "Securities or Cash". Below these is a "Collateral Assistance" section with several links: "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".

10. Click the View History button for a history of loan listing submissions.



**eAdvantage**

**Loan Listings**

Home
Collateral
Loan Listings
Logout

## Loan Listing History

History of loan listing submissions

Submission Date	Pledged By	Status
<a href="#">09/13/2021 01:38 PM</a>	[REDACTED]	✔ Complete
<a href="#">02/08/2021 02:15 PM</a>	[REDACTED]	✔ Complete
<a href="#">01/07/2021 02:20 PM</a>	[REDACTED]	✔ Complete
<a href="#">12/04/2020 05:19 PM</a>	[REDACTED]	✔ Complete
<a href="#">11/05/2020 04:01 PM</a>	[REDACTED]	✔ Complete
<a href="#">10/06/2020 10:35 AM</a>	[REDACTED]	✔ Complete
<a href="#">09/04/2020 10:59 AM</a>	[REDACTED]	✔ Complete
<a href="#">08/06/2020 09:25 AM</a>	[REDACTED]	✔ Complete
<a href="#">07/09/2020 03:11 PM</a>	[REDACTED]	✔ Complete
<a href="#">06/05/2020 09:15 AM</a>	[REDACTED]	✔ Complete

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+ Collateral Summary

+ BBCs

+ Securities or Cash

**Collateral Assistance**

[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](#)

[Release Sample File Format](#)

### Questions?

Please contact MFO Collateral Operations at 800-544-3452 x2500  
or via e-mail at [AdvanceCollateral@fhlbdm.com](mailto:AdvanceCollateral@fhlbdm.com).