Instructions for the Member’s Submission of the
Disbursement Request to FHLB

Effective July 1, 2020, all Ownership Pre-approval Requests and Habitat, Ownership, and Owner-occupied Rehab Disbursement Requests must be submitted online through the Members Only portal at www.fhlbcin.com. Sponsors should complete the updated Disbursement Request Forms, attach the appropriate documentation as indicated on the forms, and forward it all to the Member via email. The Member should save the form and attachment as one PDF or TIF, so it can be uploaded.

How do I access Members Only?

1. Click on Our Members and enter your credentials. If you do not have login credentials or cannot remember them, please contact our Service Desk at 800-781-3090 or servicedesk@fhlbcin.com.

2. Choose Affordable Housing Program from the left-hand menu.

Online Application System (OASYS)
Closed for new AHP applications. Applications can only be viewed.

Affordable Housing Program ownership disbursements
Available year round

Welcome Home
Will open March 2.

Disaster Reconstruction Program
Available year round
How do I submit a request?

3. On the Affordable Housing Program home page, click on the AHP Disbursements box. There are links on the page that will take you to the manuals, which explain what documents should be submitted for each type of request.

4. When completing the Disbursement Request Form, first choose the type of project: Habitat, Owner-Occupied Rehab, or Ownership. Then find the appropriate project number from the dropdown list. Enter the applicant and co-applicant names using proper case. The form will not accept all upper or all lower case letters. Then answer the question “Has the household already been pre-approved for this project?” If the answer is Yes, the household size field, household occupants field, targeting questions, source of income questions, and the annual gross household income field will not appear. If the answer is No, all fields will appear and must be completed. Enter the household size and then list all occupants, as shown on the Sponsor’s intake application. There are How-To directions on the form that explain how to create the occupant list. The number of occupants must match the household size, all income questions must be answered, and the annual gross household income field must be completed.
Affordable Housing Program
Disbursement Request

Member Information
- Member: [Redacted]

- Form Information
  - [ ] Habitat
  - [ ] Owner-Occupied Single
  - [ ] Ownership
  
  [20040] [Redacted]

- Applicant Information
  - Applicant
    - First Name: [Redacted]
    - Middle Initial: [Redacted]
    - Last Name: [Redacted]
  
  - Co-applicant (if applicable)
    - First Name: [Redacted]
    - Middle Initial: [Redacted]
    - Last Name: [Redacted]
  
  - Has the household already been pre-approved for this project?
    - [ ] Yes
    - [ ] No
  
  - Household Size (Number of people who will reside in home)
    - [Redacted]

  - Household Occupants: [Redacted]
    - Occupant 1:
      - Name: [Redacted]
      - Relationship to Applicant: [Redacted]
    - Occupant 2:
      - Name: [Redacted]
      - Relationship to Applicant: [Redacted]
    - No occupants currently added.

  - Is any applicant a first-time homeowner?
    - [ ] Yes
    - [ ] No

  - Does any occupant meet FHA’s business definition?
    - [ ] Yes
    - [ ] No

  - Does any occupant meet FHA’s elderly definition?
    - [ ] Yes
    - [ ] No

  - Does any occupant meet FHA’s special needs definition?
    - [ ] Yes
    - [ ] No

  - Does any occupant in the household have income from any of the following sources?
    - Wages and Salaries: [ ] Yes [ ] No
    - Overtime: [ ] Yes [ ] No
    - Commissions: [ ] Yes [ ] No
    - Bonuses: [ ] Yes [ ] No
    - Tips: [ ] Yes [ ] No
    - Self-Employment: [ ] Yes [ ] No
    - Alimony: [ ] Yes [ ] No
    - Child Support: [ ] Yes [ ] No
    - Reliab Income: [ ] Yes [ ] No
    - Workers Compensation: [ ] Yes [ ] No
    - Social Security: [ ] Yes [ ] No
    - Supplemental Social Security: [ ] Yes [ ] No
    - Pension: [ ] Yes [ ] No
    - VA Benefits: [ ] Yes [ ] No
    - Armed Forces: [ ] Yes [ ] No
    - Retirement Funds: [ ] Yes [ ] No
    - Other: [ ] Yes [ ] No

  - Annual Gross Household Income: [Redacted]
5. Once the household size, annual gross household income, county, and state fields have been completed, a message will appear below the annual gross household income field that shows the household income as a percentage of the Affordable Housing Program limit for the selected county. If the message states the income exceeds the limit for the Affordable Housing Program, the request may still be submitted. After clicking on the Submit button, a pop-up box will appear asking if you still want to submit the request. Click Yes if you still want to submit the request, or click No if you need to go back and change your entries, or decide not to submit the request. Note: The form will not allow you to submit if any field or question is left blank (except for the co-applicant field).
6. Complete the property information fields, including the unit size.

7. Enter the AHP grant requested. Note: The amount entered cannot exceed the maximum allowed for the project type.

8. Complete the mortgage information fields. Enter the term and amortization fields as months, not years. The interest rate field can be zero, but cannot be higher than the current year maximum. Choose the first mortgage loan product and enter the loan amount. If there will be a second mortgage, answer Yes to the question and the fields will appear. These fields are necessary to calculate household affordability.

9. The person completing the online form should enter their name and phone number. Note: This does not have to be the same person designated as the project contact. The person completing the form should also check the box indicating “The individual signing this request certifies they are authorized
to make such requests and representations contained herein on behalf of the project Member, all information provided is true and accurate, and they have read and understand the requirements for the program mentioned in the AHP Ownership Disbursement Manual”. Note: The manual named in the certification will change depending on the project type identified at the top of the form (i.e. Habitat, Owner-Occupied Rehab, Ownership).

10. The Sponsor completed AHP Disbursement Request Form with the supporting documentation must be uploaded as one attachment, preferably a PDF or TIF. Click on Select Files, find the attachment on your computer, and double click the file. Then click on the Submit button.

11. If any field was not completed or a question was not answered, the Member will see a list of errors in red at the top of the page and the field or question will also appear in red. Correct all fields and answer all questions, re-upload the attachment, and click on the Submit button again. Note: When an error message is received, the attachment is automatically deleted. The attachment must be uploaded again once all errors have been corrected. If a duplicate request is submitted, a pop-up box will appear indicating it is a duplicate request and you should just click Yes to submit it.
Affordable Housing Program
Disbursement Request

Main Menu

- The Unit Size field is required.
- The Loan Amount field is required.
- Must select the type of loan product the homeowner applied for.
- You must accept the AHP Pre-Approval terms.

**Member Information**

- Member:
  - User: [Redacted]

**Form Information**

- Habitat  Owner-Occupied Rehab  Ownership
- [Redacted]

**Applicant Information**

<table>
<thead>
<tr>
<th>Applicant</th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>First Name</td>
<td></td>
<td>Last: Example</td>
</tr>
<tr>
<td>Co-Applicant: (if applicable)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>First Name:</td>
<td></td>
<td>Last: Example</td>
</tr>
</tbody>
</table>

- Household Size: (Number of people who will reside in home)
- [Redacted]

**Household Occupants: (e.g., 3)**

<table>
<thead>
<tr>
<th>Add new Occupant</th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Occupant's Name</td>
<td>Relationship to Applicant</td>
<td>Age</td>
</tr>
<tr>
<td>[Redacted]</td>
<td>Spouse</td>
<td>23</td>
</tr>
</tbody>
</table>

**Property Information**

<table>
<thead>
<tr>
<th>Address:</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>1234 Anywhere Road</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>City:</th>
<th>State:</th>
<th>Zip:</th>
<th>County:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Alexandria</td>
<td>KY</td>
<td>41001</td>
<td>Campbell</td>
</tr>
</tbody>
</table>

**Unit Size:**

- Single-family  Two-family (Duplex)  Three-family (Triplex)  Four-family (Quadplex)
How do I know if FHLB received my request?

12. If all fields were completed and an attachment was correctly uploaded, the Member will see a “successfully submitted” message.

13. Click on the Main Menu button to go back to the home page and enter more requests. Note: A list of all Pre-Approval Requests and Disbursement Requests submitted online by the Member will appear on the home page.

14. A status of “Submitted” means your request has been completed online but has not yet been received in our database. A status of “Received” means your request has been completed online and received in our database. Neither status constitutes an approval of funds. Requests download into the FHLB database in two hour intervals beginning at 7:00am ET and ending at 7:00pm ET. Requests
received after hours, over the weekend, or on a holiday, will download the following business day. Once a request is downloaded, both the Member and the Sponsor contacts identified on the project, will receive an email confirmation for the request. The confirmation consists of a cover letter and a copy of the online request form.

Cover letter.

February 11, 2020

Cincinnati, OH 45209

RE: 201601 Grass, Green & Grass, Blue

Dear Mr. [Name],

Your Affordable Housing Program Request and supporting documentation has been received. This transmittal does NOT constitute an approval of funds.

Please allow at least four weeks for the request to be reviewed. If additional information is required, an email will be sent to the Member and Sponsor contact requesting the additional information and/or documentation.

Regards,

Damon V. Allen
Senior Vice President

Please reference our Affordable Housing Program Manuals available at www.fhlbcin.com for complete program guidelines.

BUILDING STRONGER COMMUNITIES
Copy of the Disbursement Request Form.

<table>
<thead>
<tr>
<th>Member Information</th>
</tr>
</thead>
<tbody>
<tr>
<td>Member: [redacted]</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Form Information</th>
</tr>
</thead>
<tbody>
<tr>
<td>Project Type: Habitat</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Applicant Information</th>
</tr>
</thead>
<tbody>
<tr>
<td>Applicant Name: Grass, Green</td>
</tr>
<tr>
<td>Co-applicant Name: Grass, Blue</td>
</tr>
<tr>
<td>Household Size: 2 (Number of people who will reside in home)</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Occupant’s Name</th>
<th>Relationship to Applicant</th>
<th>Age</th>
</tr>
</thead>
<tbody>
<tr>
<td>Green</td>
<td>Self</td>
<td>35</td>
</tr>
<tr>
<td>Blue</td>
<td>Mother</td>
<td>65</td>
</tr>
</tbody>
</table>

Has the household already been pre-approved for this project? Yes
Annual Gross Household Income: $0.00
Unable to find the Affordable Housing Program limit for the selected county!

<table>
<thead>
<tr>
<th>Property Information</th>
</tr>
</thead>
<tbody>
<tr>
<td>Address: 100 Grassy Ridge Road</td>
</tr>
<tr>
<td>City: Florence</td>
</tr>
<tr>
<td>State: KY</td>
</tr>
<tr>
<td>Zip: 41042</td>
</tr>
<tr>
<td>County: Boone</td>
</tr>
</tbody>
</table>

| Affordable Housing Program grant requested: | $25,000.00 |

<table>
<thead>
<tr>
<th>Mortgage Information</th>
</tr>
</thead>
<tbody>
<tr>
<td>1st Mortgage</td>
</tr>
<tr>
<td>Term: 360 months</td>
</tr>
<tr>
<td>Amortization: 360 months</td>
</tr>
<tr>
<td>Interest rate: 0.0000% percent</td>
</tr>
<tr>
<td>Loan Amount: $25,000.00</td>
</tr>
</tbody>
</table>

What type of loan product did the homebuyer apply for? Habitat
Is the Member providing the loan and servicing the loan? No
Is the Member servicing the loan, but not providing the loan? No

| 2nd Mortgage |
| Term: 120 |
| Amortization: 120 |
| Interest rate: 0.0000% percent |
| Loan Amount: $25,000.00 |

<table>
<thead>
<tr>
<th>Contact Information</th>
</tr>
</thead>
<tbody>
<tr>
<td>Name: Jill Cravens</td>
</tr>
<tr>
<td>Phone #: [redacted]</td>
</tr>
<tr>
<td>Member Contact Mr.: [redacted]</td>
</tr>
</tbody>
</table>

The individual signing this request certifies they are authorized to make such requests and representations contained herein on behalf of the project Member, all information provided is true and accurate, and they have read and understand the requirements for the program mentioned in the AHP Habitat Disbursement Manual. Accept!
15. When all requests have been submitted, click on Logout at the top of the page.