



# First Front Door (FFD) and First Front Door Keys to Equity Fund (Keys) Programs

***Member Guide to the FFD Online System***

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

- Log into FFD Online through FHLBank's secure website portal. Note: Keys is also accessed via the FFD Online website portal
- View all FFD or Keys member activity
- Initiate and complete a participant reservation
- Respond to a reservation clarification request
- Initiate and complete a disbursement request
- Respond to a disbursement clarification request
- Submit a participant withdraw request

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

Appendix A. Dashboard Summary Field Explanations

Appendix B. Reservation and Disbursement Status Descriptions

Appendix C. Reservation and Disbursement System Questions

If you have any questions about FFD Online navigation, please call FHLBank Pittsburgh Community Investment Department at 800-288-3400, option 3.

## Funding Rounds

Below is important information associated with the FFD and Keys funding rounds. For more information, please visit the FFD webpage on [www.fhlp-gh.com/ffd](http://www.fhlp-gh.com/ffd).

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

*NOTE: If you require instructions for becoming an FFD user in the secure website portal, please contact your institution's Security Administrator (SA) or the Bank's Community Investment Department. You can also refer to the [User Guide to Accessing the Secure Website Portal](#).*

## System Requirements

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

## HowTo Log In

Refer to the [User Guide to Accessing the Secure Website Portal](#) for instructions on how to log in.

## Viewing All FFD and Keys Member Activity

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

Use the "Select Round to Display" drop down to choose an FFD or Keys funding round. Note: Only members enrolled in Keys will be able to see and select a Keys funding round.

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

## Using the Search Function to Find a Homebuyer Record

To search for a specific homebuyer record, use the boxes underneath the first five column headings of the Dashboard - these are the searchable fields. To search for a specific record type, begin to type Reservation, Disbursement or Name and the system will filter results. To clear filter results, select the Reset Current Filtering button and all dashboard records will display.

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



## Initiating And Completing A Participant Reservation

After successfully logging into FFD Online, select the “Round to Display” drop down and choose the appropriate FFD or Keys funding round you want to submit a reservation for. Note: Only members enrolled in Keys will have access to submit a reservation for the program.

Once appropriate round is chosen, click Initiate, located in the top left by the FHLBank logo. Hover over the word Initiate, and then click the Reservation link.

The screenshot shows the FHLBank Pittsburg FFD Online interface. At the top, the user is logged in as Lori Graham. The current date and time are May 15, 2015, at 8:49 AM. The navigation bar includes links for Dashboard, Initiate, and Reservation. The 'Initiate' button is circled in red with an arrow pointing to it. Below the navigation bar, there is a 'Dashboard' section with a 'Reservation' link also circled in red. The main content area displays a summary of reservation statistics for the selected round, 'CW Demo 5.15.15'. The statistics include Round Allocation Total (\$10,000.00), Round Allocation Total Remaining (\$10,000.00), and various reservation counts (Submitted, Pending, Eligible, Ineligible, Expired, Withdrawn). A table at the bottom lists reservation details with columns for Reservation Number, Disbursement Number, Participant Last Name, Participant First, Middle Name, Member Contact, Date Reservation Submitted, Current Status, Subsidy Reserved, Grant Expiration, Withdrawal Requested, and Sub Disbur.

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

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

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

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

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

## Initiate Reservation Page:

To being your reservation. enter grant request amount, check the box for Use of Funds, enter Participant(s) Last Name, First name and Middle (if applicable).

Jessica Geiger | Logout Current as of March 18, 2024 at 9:28 AM EDT

Home | Messages (0) | User Guide

Dashboard

### Initiate Reservation ?

**1** Homebuyer Information **2** Additional Member Contacts

Member Institution Name Fulton Bank, N.A.  
Member Contact Name Jessica Geiger  
Member Contact Email jgeiger@fultonmortgagecompany.com\_uat\_uat

**Amount Requested\***

Grant Amount\*  
\$

**Uses of Funds (Select at Least One)\***

Assistance with Acquisition Costs

**Set-Aside Program Household Member Name(s)**

Household Member 1:

Last Name\*   
First Name\*   
Middle Name

Household Member 2:

Last Name   
First Name   
Middle Name

\*Asterisk indicates required field.

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Please note the Program Participant name(s) should match the name(s) that will appear on the first mortgage. All other household members should be reflected on the Income Workbook only. Questions? Call 1-800-288-3400, option 4

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

Lori Graham | Logout Current as of May 15, 2016 at 9:41 PM EDT

Home | Messages (0) | User Guide

Reservation id: 150

Reservation Dashboard Initiate

### Eligibility Page 2 ?

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

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

Eligibility Page 2 - Sidebar

\* Required to save the page  
♦ Required before FHLBank approval

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

<Previous Next>

Review each question, page by page, until you have all **green check marks**.

After completing the Household Income page, click Save.

Click Home to return to the Reservation Home Screen.

Reservation id: 432

Reservation    Dashboard    Initiate

### Household Income ?

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

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

Have you completed the FFD Income Calculation Workbook?  Yes  No

Please attach your completed Income Calculation Workbook\* Uploaded Files Info

*Marie.xls* Remove

Household Income - Sidebar  
**Income Workbook**

IncomeCalculationWorkbook\_FINAL 2015.xls

Completion Date 10/20/2015    Household Size 5

**Household Members**

Household Member Number	Name (First and Last)	Relationship to Head of Household	Date Of Birth	Age at Time of Enrollment/ Income Qualification	Calculated Income from Individual Worksheets
1	*****	Borrower	*****	42	\$ 29,312.34
2	*****	Co-Borrower	*****	42	\$ 19,031.25
3	*****	Child	*****	14	\$ 0.00
4	*****	Child	*****	17	\$ 0.00
5	*****	Child	*****	10	\$ 0.00
<b>Total Household Income</b>					<b>\$ 49,143.59</b>

AMI Category based on HUD Income Guidelines 01-80% AMI    **Actual AMI 05.44%**

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

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

*Karotny current paystubs.pdf* Remove

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

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

Save Update Home

[<Previous](#)

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

## Reservation Home ?

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

Reservation Home - Sidebar  
*Income Workbook*

IncomeCalculationWorkbook\_FINAL 2015.xls

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

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

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

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

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



FHLBank PITTSBURGH | Lori Graham | Logout | Current as of May 15, 2015 at 9:19 PM EDT | Home | Messages (0) | User Guide | Reservation id: 210

Reservation Dashboard Initiate

### Reservation Home ?

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

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

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

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## Responding to a Reservation Clarification Request

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

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

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

## Initiating and Completing a Disbursement Request

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

The screenshot shows the FHLBank Pittsburgh website interface. At the top, the user is logged in as 'Lori Graham' and the current date is 'November 13, 2015 at 11:35 AM EST'. The 'Reservation Home' page is displayed for reservation ID 432. A red circle highlights the 'Disbursement' option in the 'Initiate' dropdown menu. The page shows the following details:

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

A table below shows the completion status for various steps:

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

Below the table is an 'Administrator Comments' section with one entry:

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

A legend at the bottom left explains the status icons: Not Visited (X), In Progress (yellow check), Complete (green check), Modified by Community Investment staff (red exclamation mark), Pending Clarification (red question mark), and Clarification Addressed (green question mark).

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

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

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

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

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

FHLBank  
PITTSBURGH

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

Home | Messages (0) | User Guide

Reservation id: 43;  
Disbursement request id: 42;

Disbursement Dashboard Initiate

**Timeline** ?

Reservation Date (Funds Reserved) 11/13/2015

Reservation Expiration Date 11/18/2015

Closing/Settlement Date

Retention Expiration Date

Timeline - Sidebar

\* Required to save the page

Required prior to submission

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

Save Undo

<Previous Home

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

**Disbursement Request Home**

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

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

I hereby certify that I am an authorized agent of the member, that this distribution request is being submitted on behalf of the 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 FFD 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 FFD Program Manual and section 1201.6(e) 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 FFD 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 FFD Program Manual.

**Submit**

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

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

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

## Responding to a Disbursement Clarification Request

If the Bank has questions on the submitted disbursement request and/or additional information is needed to complete a disbursement request review, a disbursement clarification request will be initiated by the Bank. The member contact is notified of these requests by email, and the status of the disbursement changes from "Reservation Request Under Review" to "Reservation Request Clarification Pending." Click on the Disbursement ID to enter to the Disbursement Home page.

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

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

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

## Submitting a Participant Withdraw Request

If a member no longer wishes to proceed with a FFD or Keys reservation, a Withdraw Request can be submitted. After successfully logging into FFD Online, select the reservation number or participant last name to enter the Reservation Home screen. Hover over the word Initiate, located in the top-left of the screen. Then click the Withdraw link.

Complete the Initiate Reservation Withdraw screen by providing a short narrative on the reason for the withdrawal. **Select Save. No further action is required.**

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

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



## Appendix A. Dashboard Summary Field Explanations

### 1. Dashboard Values

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

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

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

## 2. Dashboard Functions

- **Export:** Round information can be exported into Excel and further manipulated outside of FFD Online. Select the funding round you wish to see and click Export.
- **Sort Function:** When clicked once, all columns will sort in numeric or A-Z alphabetical order. Clicking a second time will put them in reverse numeric or Z-A alphabetical order.
- **Selecting Records:** Clicking on Reservation ID, Disbursement ID, Last Name or First Name will open the participant record.
- **Viewing All Participant Records:** Only 10 records display per page on the Dashboard. Use the Next navigation links below the record table to move to other record screens or use the sort functions.
- **Guide:** The upper right-hand side of the screen will always have the most current version of the User Guide to provide additional technical assistance for using FFD Online.

## Appendix B. Reservation and Disbursement Status Descriptions

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

## Appendix C. Reservation and Disbursement System Questions

Below is a list of all the questions and fields users may encounter in the FFD Online system. As questions can change round to round, this may not be an exhaustive list of current or past questions.

### FFD Reservation Questions:

1. Amount of Grant Requested (Enter Amount)
2. Use of Funds (Assistance with acquisition costs is the only eligible use for FFD)
3. Participant 1 Last and First Name (Middle is optional)
4. Participant 2 Last and First Name (Middle is optional)
5. Additional Member Contacts (Which member contacts should receive updates about homebuyer)
6. Current Address of Homebuyer
7. Will there be a non-occupying co-borrower (co-signer) for the mortgage? (Answer Yes or No)
8. Have you, the member, identified that the FFD Participant(s) meets the definition of a first-time homebuyer, as defined in the FFD Program Manual, and secured documentation of this status? (Answer Yes or No)
9. Will you, the member, ensure that the FFD property is subject to a five-year deed restriction, using the FHLBank Pittsburgh document, titled, First Front Door Real Estate Retention Agreement?
10. Do you, the member, understand that homebuyer education is required by the FFD program and must be performed by an accredited entity, be at least four hours in length and cover the topic of predatory lending as well as other parameters defined in the FFD Program Manual?  
(Answer Yes or No)

### FFD Disbursement Questions:

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

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



**Keys Reservation Questions:**

1. Amount of Grant Requested (Enter Amount)
2. Use of Funds (Assistance with acquisition costs is the only eligible use for Keys)
3. Participant 1 Last and First Name (Middle is optional)
4. Participant 2 Last and First Name (Middle is optional)
5. Additional Member Contacts (Which member contacts should receive updates about homebuyer)
6. Current Address of Homebuyer
7. Will there be a non-occupying co-borrower (co-signer) for the mortgage? (Answer Yes or No)
8. Have you, the member, identified that the FFD Participant(s) meets the definition of a first-time homebuyer, as defined in the FFD Program Manual, and secured documentation of this status? (Answer Yes or No)
9. Do you, the member, understand that homebuyer education is required by the FFD program and must be performed by an accredited entity, be at least four hours in length and cover the topic of predatory lending as well as other parameters defined in the FFD Program Manual? (Answer Yes or No)

**Keys Disbursement Questions:**

1. Disbursement Request Amount (Enter amount requested for reimbursement)
2. Additional Member Contacts (Which member contacts should receive updates about homebuyer)
3. Site Address (Address for the purchase property)
4. Settlement Date (Enter the settlement date)
5. Is the purchase site rural? (Answer Yes or No)
6. What is the type of home purchased? (Select: Single-Family or Manufactured Housing)
7. What is the first mortgage amount? (Enter the amount from the final HUD-1)
8. What is the first mortgage APR? (Enter the APR of the first mortgage)
9. What is the first mortgage term, in months? (Enter the term of first mortgage)
10. Is the first mortgage a fixed rate? (Answer Yes or No)
11. Is there a second or third non-forgivable mortgage? (Answer Yes or No. If yes, please provide documentation of HUD-1 for each and executed mortgage documents.)
12. Is the first mortgage a HOEPA? (Answer Yes or No)
13. Please attach the Final Closing Disclosure Form for first mortgage financing (also attach here if a separate CD was created for the FFD subsidy).

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



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