



**FHLBank**  
Chicago

# DPP Online: Guide for Members 2026

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# DPP Online Highlights

FHLBank Chicago has introduced enhancements to the DownPayment Plus® (DPP®) and DownPayment Plus Advantage® (DPP Advantage®) programs, as well as the DPP Online platform.

## DPP Online Platform

DPP Online features to provide additional guidance and convenience for member institutions.

- The **WalkMe “Show Me How”** widget on the right side of the screen provides a customized menu of on-screen, step-by-step guidance for a variety of tasks in DPP Online.
- The **Annotation Mode** makes it easy for users to view and resolve any clarifications needed during FHLBank Chicago review of reservation, disbursement, and repayment requests.
- The **Household Income Calculation** (formerly the Income Calculation Workbook) and the **Repayment Worksheet** are contained within DPP Online, eliminating the need to complete these forms outside the system and then upload them. These forms will open in a separate window within the platform. Just fill out the relevant information in the window and click **Save** to update the main form.
- Users can upload multiple files per field in DPP Online—no need to combine documentation into a single file before uploading.

## DPP Administrator Role

DPP Online users can be assigned to one of two roles—DPP Analyst or DPP Program Administrator. The DPP Program Administrator role gives the user the ability to:

- View all DPP records for their institution on their DPP Online homepage
- Complete their institution’s Annual Certification form (when required)
- Add or edit DPP Marketing Contacts for their institution
- Assign Member Contacts to Reservation, Disbursement, and Retention roles

## Member Contact—Retention Role

In addition to the existing Reservation and Disbursement roles, Member Contacts can be assigned to a Retention role to manage the DPP subsidy over the five-year retention period.

# Enrollment and Member Activities

## Need help?

- For a step-by-step video guide to DPP enrollment and other member activities conducted through DPP Online, watch the "How to Participate in DPP" and "Role Overview for DPP Administrator" videos [found here](#).
- For on-screen guidance, click the **WalkMe "Show Me How"** widget on the right side of your screen. This will open a menu of guidance options based on your institution's DPP Program Agreement status and your role in DPP Online. Choose a process and the system will walk you through it step-by-step.
- If you require further assistance, contact us at [dpp@fhlbc.com](mailto:dpp@fhlbc.com) or 312-565-5824, Option 1.

Any eligible FHLBank Chicago member institution may apply to participate in the DPP and DPP Advantage programs. To participate, members must:

- be fully functional on the FHLBank Chicago eBanking platform,
- execute a DPP Program Agreement with FHLBank Chicago, *and*
- submit DPP Annual Certifications as needed.

## DPP Program Agreement

To execute a DPP Program Agreement with FHLBank Chicago:

1. Request a DPP Program Agreement by sending an email to [dpp@fhlbc.com](mailto:dpp@fhlbc.com) with the subject "DownPayment Plus Program Agreement," making sure to include your member ID.
2. Sign the DPP Program Agreement. The agreement must be signed by an authorized officer listed on the current eBanking Corporate Certificate of Authority. This individual should have the "Execute Legal Agreement" authority on the eBanking platform.
3. Submit the signed DPP Program Agreement in its entirety via DPP Online. Upon receipt, the agreement will be executed by FHLBank Chicago and sent back to the authorized signer.

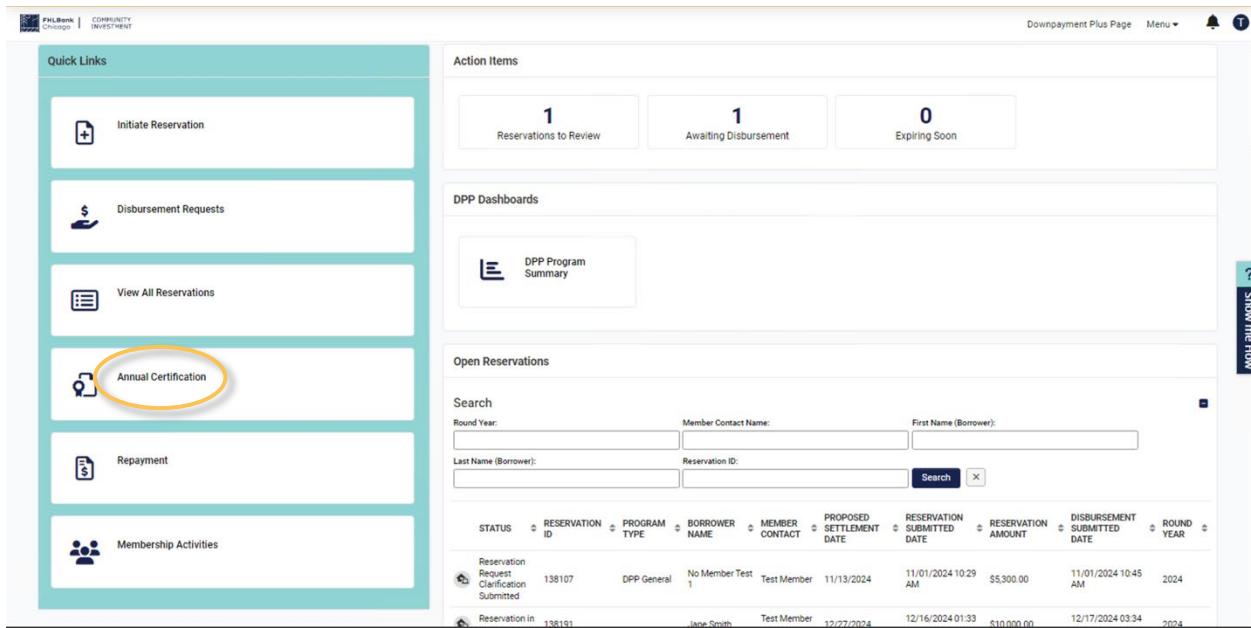
**Please note:** The DPP Program Agreement is evergreen and does *not* need to be signed on an annual basis. Also, there is no separate agreement for DPP Advantage—the same agreement covers both programs.

## Annual Certification

Before making any DPP fund reservations for the current program year, member institutions that provided DPP funds in the previous year and/or have DPP grants within the five-year retention period are required to submit an Annual Certification. This document certifies that the responsible member institution is actively monitoring and servicing its DPP grants throughout the retention period.

If an Annual Certification is required, DPP Online will display a notification when a user from your institution attempts to initiate a reservation. The Annual Certification form must be completed by your institution's DPP Program Administrator (see **DPP Online User Roles** below). On their DPP Online homepage, the Program Administrator will see an **Annual Certification** link in the **Quick Links** menu.

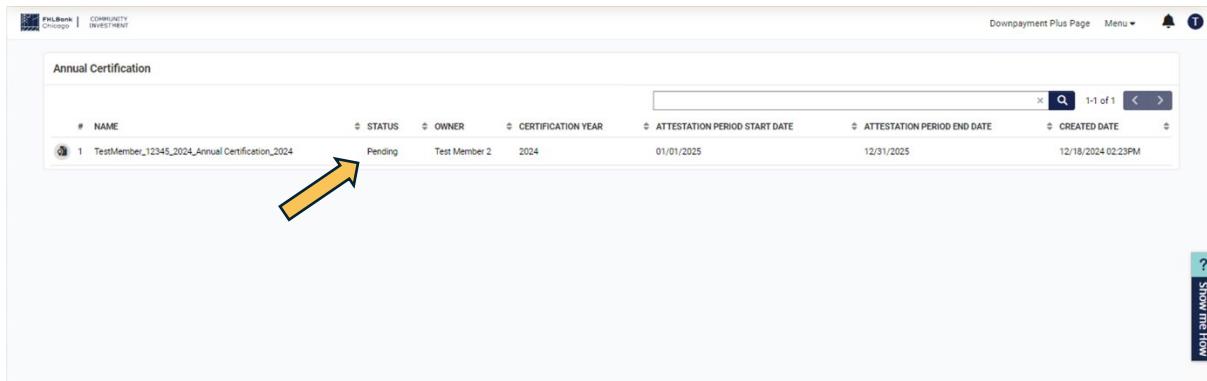
1. Click the **Annual Certification** link.



The screenshot shows the FHLBank Chicago DPP Online homepage. The 'Quick Links' sidebar on the left includes 'Initiate Reservation', 'Disbursement Requests', 'View All Reservations', 'Annual Certification' (which is circled in yellow), 'Repayment', and 'Membership Activities'. The main content area shows 'Action Items' with 1 Reservations to Review, 1 Awaiting Disbursement, and 0 Expiring Soon. Below that is a 'DPP Dashboards' section with a 'DPP Program Summary' card. The 'Open Reservations' section contains a search bar and a table of reservations. The table has columns for STATUS, RESERVATION ID, PROGRAM TYPE, BORROWER NAME, MEMBER CONTACT, PROPOSED SETTLEMENT DATE, RESERVATION SUBMITTED DATE, RESERVATION AMOUNT, DISBURSEMENT SUBMITTED DATE, and ROUND YEAR. Two rows of data are shown: one for 'Reservation Request Classification Submitted' and another for 'Reservation in'.

| STATUS                                       | RESERVATION ID | PROGRAM TYPE | BORROWER NAME    | MEMBER CONTACT | PROPOSED SETTLEMENT DATE | RESERVATION SUBMITTED DATE | RESERVATION AMOUNT | DISBURSEMENT SUBMITTED DATE | ROUND YEAR |
|--|----------------|--------------|------------------|----------------|--------------------------|----------------------------|--------------------|-----------------------------|------------|
| Reservation Request Classification Submitted | 138107         | DPP General  | No Member Test 1 | Test Member    | 11/13/2024               | 11/01/2024 10:29 AM        | \$5,300.00         | 11/01/2024 10:45 AM         | 2024       |
| Reservation in                               | 138191         |              | Jane Smith       | Test Member    | 12/27/2024               | 12/16/2024 01:33           | \$10,000.00        | 12/17/2024 03:34            | 2024       |

2. A new page will open with a list of Annual Certifications. Any with a status of "Pending" will need to be completed before the institution can request DPP funds for the current program year. Select an Annual Certification to open the form.



The screenshot shows the 'Annual Certification' list page. The table has columns for #, NAME, STATUS, OWNER, CERTIFICATION YEAR, ATTESTATION PERIOD START DATE, ATTESTATION PERIOD END DATE, and CREATED DATE. One row is shown with a status of 'Pending'.

| # | NAME  | STATUS  | OWNER         | CERTIFICATION YEAR | ATTESTATION PERIOD START DATE | ATTESTATION PERIOD END DATE | CREATED DATE       |
|---|---|---------|---------------|--------------------|-------------------------------|-----------------------------|--------------------|
| 1 | TestMember_12345_2024_Annual Certification_2024 | Pending | Test Member 2 | 2024               | 01/01/2025                    | 12/31/2025                  | 12/18/2024 02:23PM |

3. Answer all required questions (marked by an asterisk) on the form. When all questions are answered, a **Certification** field will appear. Click the checkbox to certify that the information provided is accurate.
4. Upload any supporting documentation to the **Optional Supporting Documentation** field at the end of the form.
5. When finished, click the **Submit** button at the bottom-right corner of the screen.

TestMember\_12345\_2024\_Annual Certification\_2024

DPP ANNUAL CERTIFICATION

\* Attestation Period Start Date  
01/01/2025

\* Attestation Period End Date  
12/31/2025

DPP Retention Portfolio

**Certification**

The Member/Acquirer of Member certifies to the following:

\* Have Complied?  
Yes

During the calendar year covered by this Certification and up to the date of this certification, we complied with all requirements of the Affordable Housing Program Agreement for the Downpayment Plus® Program, including the applicable activities listed below.

Originated

Originated DPP grants during the above calendar year?  
Yes

\* Retention Agreements Recorded?  
Yes

If originating DPP grants, we've submitted the executed retention agreements for DPP grants to the appropriate recorder's office within 30 days of purchase, and verified that the retention agreement is recorded.  
Yes

TestMember\_12345\_2024\_Annual Certification\_2024

DPP ANNUAL CERTIFICATION

\* Reported Release Activities?  
Yes

We've reported all DPP recorded instrument release activities occurring within the 5 year retention period to the FHLB Chicago within 30 days of receipt/processing, including sale of the property, refinance, foreclosure sales, deeds in lieu of foreclosure, or death of the owner.

\* Repay Funds Returned?  
Yes

If the Repayment amount collected on a sale/refinance of the DPP grant was too high, once verified by the FHLB Chicago, the funds were promptly returned to the owner/beneficiary within 30 days of FHLB Chicago's notice of correction.

\* Annual Certificate Authorization

I am duly authorized to make the representations contained above.  
Yes

\* Certification  
 I certify that the information I have provided is accurate.

Optional Supporting Documentation

Maximum file size: 2 GB

6. A confirmation alert will appear. Click **Yes** to confirm that you'd like to submit the Annual Certification.

## DPP Online User Roles

Users of DPP Online must be designated on the eBanking platform with the **DPP Online** box checked. DPP Online users are set up internally by designated Member Security Administrators (MSAs) at the member institution.

DPP Online users can be assigned one of two roles within the platform—DPP Analyst or DPP Program Administrator. The role a user is assigned will affect the records they can view and the tasks they can perform in DPP Online. When using the **WalkMe**

**“Show Me How”** widget (available on the right side of the screen throughout DPP Online), users will only be offered on-screen guidance for tasks that are permitted by their role.

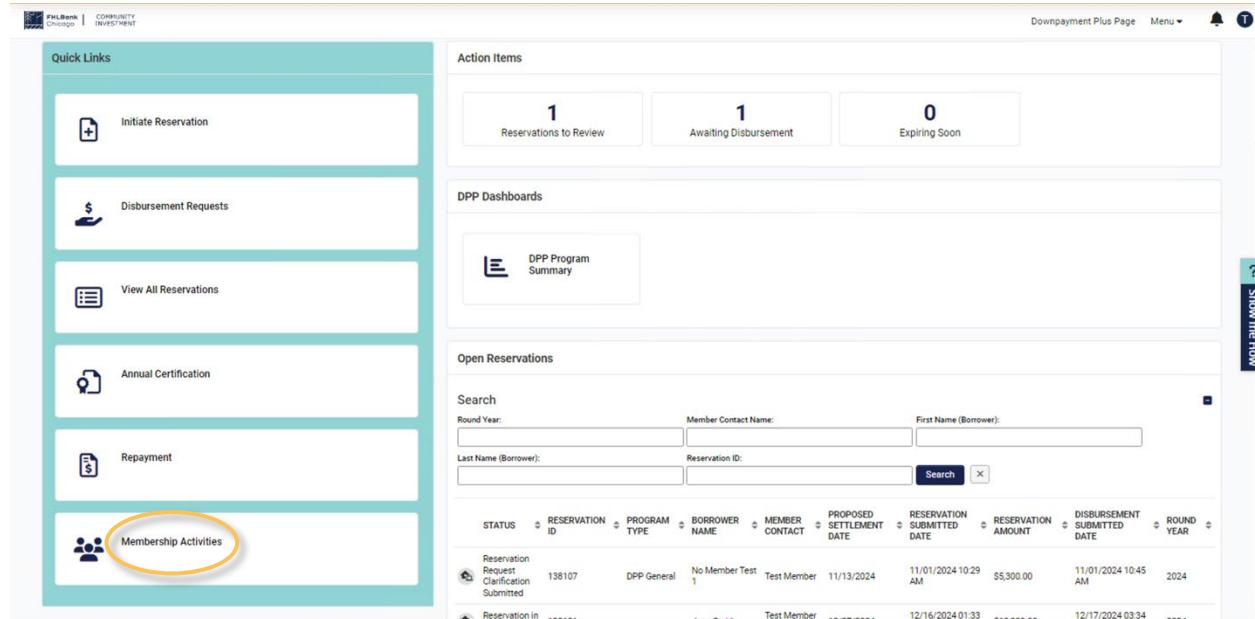
- A DPP Analyst will see only the records they have initiated or been assigned to and will only be able to perform tasks related to those records.
- A DPP Program Administrator will see all records for their institution. They will be responsible for completing the Annual Certification form (if required) for their institution. A DPP Program Administrator will also be able to assign Member Contacts to Reservation, Disbursement, and Retention roles.

## Member Marketing Contacts

As a service to members, FHLBank Chicago provides the option to designate up to two Marketing Contacts who will be listed in the DownPayment Plus section of the [fhlbc.com](http://fhlbc.com) public website. This makes it easier for potential homebuyers to reach out to your institution if they'd like to learn more about the DPP programs.

To designate member Marketing Contacts or opt out, complete the Marketing Contacts form in DPP Online.

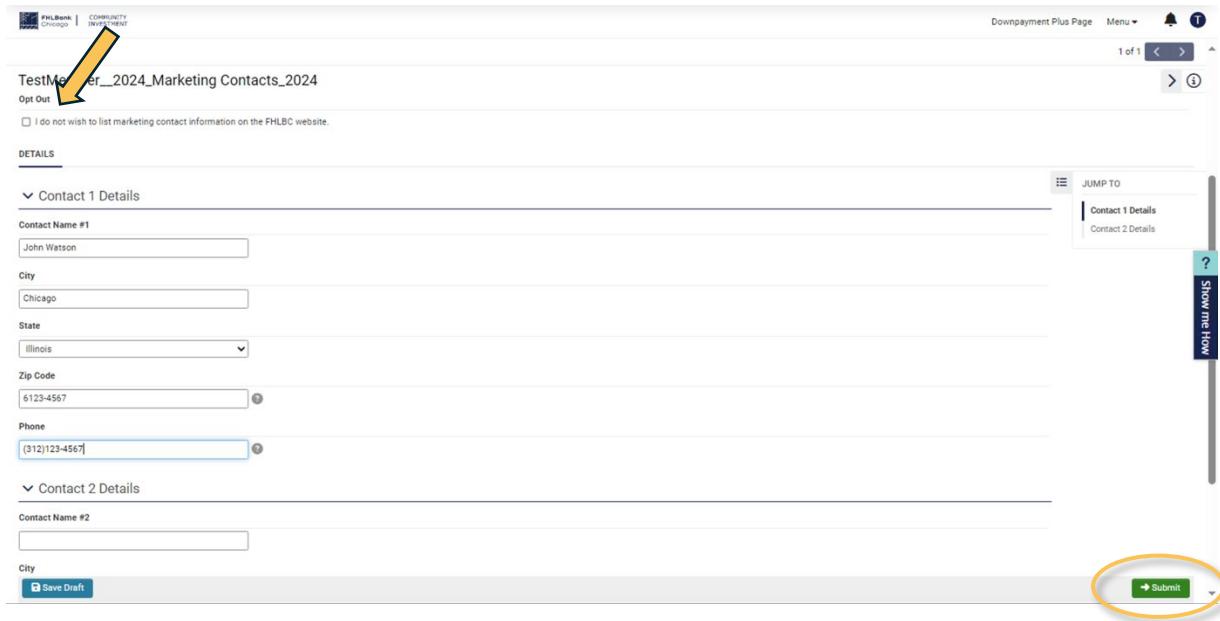
1. In the **Quick Links** menu on the left side of the DPP Online homepage, click **Membership Activities**.



The screenshot shows the DPP Online homepage. On the left, a vertical sidebar titled 'Quick Links' contains six items: 'Initiate Reservation', 'Disbursement Requests', 'View All Reservations', 'Annual Certification', 'Repayment', and 'Membership Activities'. The 'Membership Activities' link is circled in yellow. The main content area on the right includes sections for 'Action Items' (1 Reservations to Review, 1 Awaiting Disbursement, 0 Expiring Soon), 'DPP Dashboards' (DPP Program Summary), 'Open Reservations' (a search bar and a table of reservation details), and a 'Show Me How' walkme overlay on the right side.

| STATUS                                      | RESERVATION ID | PROGRAM TYPE | BORROWER NAME    | MEMBER CONTACT | PROPOSED SETTLEMENT DATE | RESERVATION SUBMITTED DATE | RESERVATION AMOUNT | DISBURSEMENT SUBMITTED DATE | ROUND YEAR |
|---|----------------|--------------|------------------|----------------|--------------------------|----------------------------|--------------------|-----------------------------|------------|
| Reservation Request Clarification Submitted | 138107         | DPP General  | No Member Test 1 | Test Member    | 11/13/2024 10:29 AM      | 11/01/2024 10:29 AM        | \$5,300.00         | 11/01/2024 10:45 AM         | 2024       |
| Reservation in                              | 138191         |              | Jane Smith       | Test Member    | 12/27/2024               | 12/16/2024 01:33           | \$10,000.00        | 12/17/2024 03:34            | 2024       |

2. A new page will open, listing your institution's agreements and Marketing Contacts forms. Click on a row to view the form.
3. If your institution prefers not to publish DPP Marketing Contact information, check the **Opt Out** box and leave the remaining fields blank. Otherwise, fill in the form to provide contact details for up to two DPP Marketing Contacts from your institution.
4. Click the **Submit** button on the bottom-right corner of your screen.



The screenshot shows a web page for 'Downpayment Plus Page' with the URL 'Menu >'. The page title is 'TestMarketing\_2024\_Marketing Contacts\_2024'. A yellow arrow points to the 'Opt Out' checkbox, which is unchecked. Below it is a note: 'I do not wish to list marketing contact information on the FHLBC website.' The page contains two sections: 'Contact 1 Details' and 'Contact 2 Details'. Each section has fields for Contact Name #1, City, State, Zip Code, and Phone. The 'Contact 1 Details' section is expanded, showing 'John Watson' in the name field, 'Chicago' in the city field, 'Illinois' in the state dropdown, and '(312)123-4567' in the phone field. The 'Contact 2 Details' section is collapsed. At the bottom, there is a 'Save Draft' button and a 'Submit' button, which is highlighted with a yellow circle.

5. A confirmation alert will appear. Click **Yes** to confirm that you'd like to submit the Marketing Contacts form.
6. A new screen will open to confirm that you have successfully submitted the Marketing Contacts form.

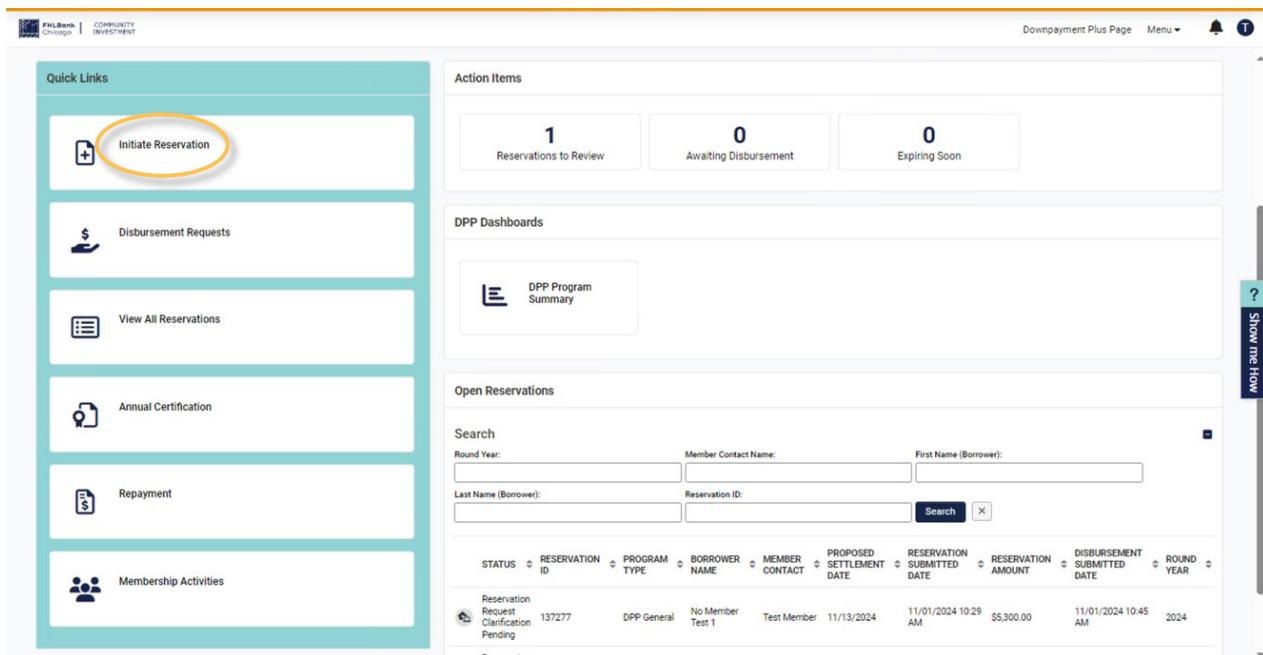
# Reservations

## Need help?

- For a step-by-step video guide to the reservation initiation and completion process, watch the “Make a Reservation” and “How to Use the Household Income Calculation” videos [found here](#).
- For on-screen guidance, click the **WalkMe “Show Me How”** widget on the right side of your screen. This will open a menu of guidance options based on your institution’s DPP Program Agreement status and your role in DPP Online. Choose a process and the system will walk you through it step-by-step.
- If you require further assistance, contact us at [dpp@fhlbc.com](mailto:dpp@fhlbc.com) or 312-565-5824, Option 1.

## Initiate a Reservation

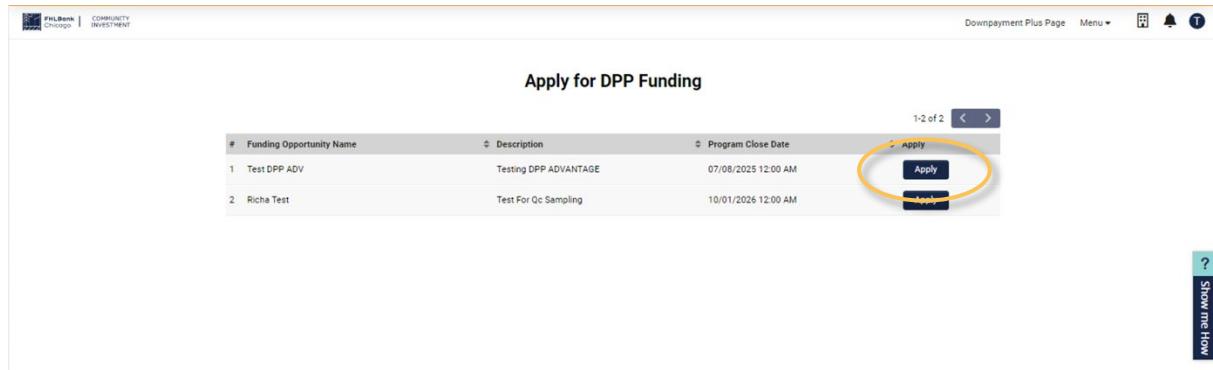
- Log in to eBanking and click the **DPP Online** link to view your DPP Online homepage.
- Choose **Initiate Reservation** from the **Quick Links** menu on the left side of the page.



The screenshot shows the FHLBank Chicago DPP Online homepage. On the left, a vertical 'Quick Links' menu is displayed with several options: 'Initiate Reservation' (highlighted with a yellow circle), 'Disbursement Requests', 'View All Reservations', 'Annual Certification', 'Repayment', and 'Membership Activities'. To the right, the main content area includes 'Action Items' (1 Reservations to Review, 0 Awaiting Disbursement, 0 Expiring Soon), 'DPP Dashboards' (DPP Program Summary), and 'Open Reservations'. The 'Open Reservations' section features a search bar and a table with the following data:

| STATUS                                    | RESERVATION ID | PROGRAM TYPE | BORROWER NAME    | MEMBER CONTACT | PROPOSED SETTLEMENT DATE | RESERVATION SUBMITTED DATE | RESERVATION AMOUNT | DISBURSEMENT SUBMITTED DATE | ROUND YEAR |
|---|----------------|--------------|------------------|----------------|--------------------------|----------------------------|--------------------|-----------------------------|------------|
| Reservation Request Clarification Pending | 137277         | DPP General  | No Member Test 1 | Test Member    | 11/13/2024               | 11/01/2024 10:29 AM        | \$5,300.00         | 11/01/2024 10:45 AM         | 2024       |

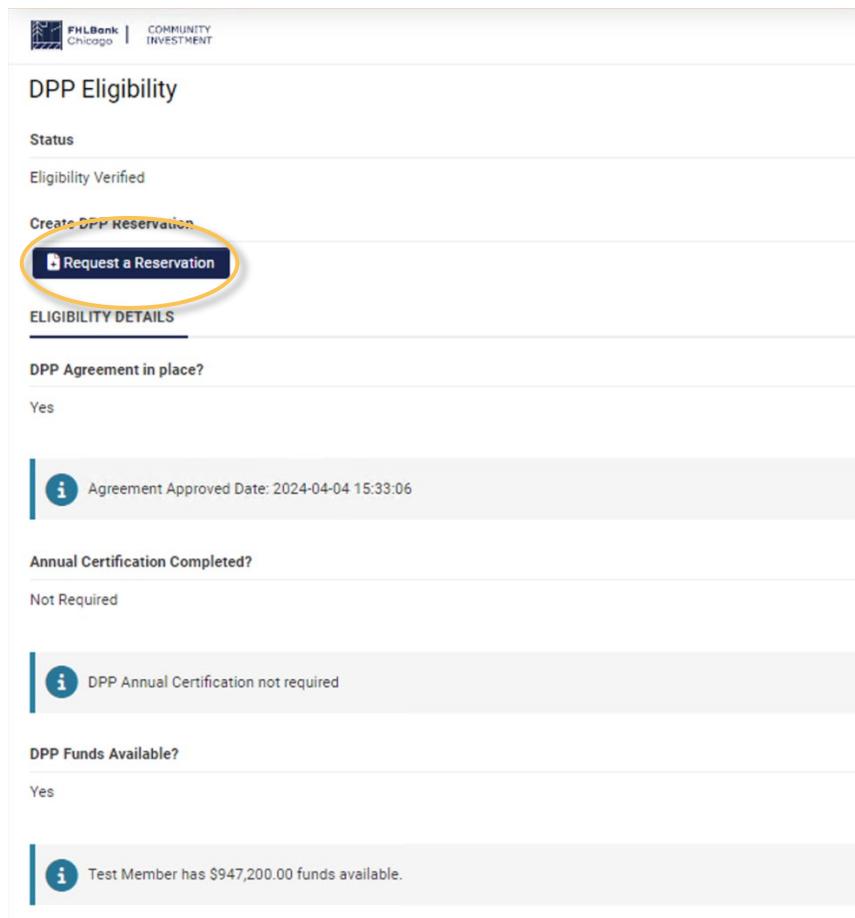
3. Find the funding round for the year and program you'd like to apply for (with the format "YYYY DPP" for the general pool or "YYYY DPP ADV" for the DPP Advantage pool), and click **Apply**.



The screenshot shows a table with two rows of funding opportunities. The columns are: #, Funding Opportunity Name, Description, and Program Close Date. The first row has an 'Apply' button to its right, which is highlighted with a yellow circle. The second row has a 'Request' button instead. The page title is 'Apply for DPP Funding'.

| # | Funding Opportunity Name | Description           | Program Close Date  |                |
|---|--------------------------|-----------------------|---------------------|----------------|
| 1 | Test DPP ADV             | Testing DPP ADVANTAGE | 07/08/2025 12:00 AM | <b>Apply</b>   |
| 2 | Richa Test               | Test For Qc Sampling  | 10/01/2026 12:00 AM | <b>Request</b> |

4. Click the **Verify Eligibility** button to view the DPP Eligibility screen.
5. If your organization is eligible (has a DPP Program Agreement in place and has completed its Annual Certification, if required), the **Request a Reservation** button will be visible. Click it to go to the reservation initiation page.



The screenshot shows the 'DPP Eligibility' page. It includes sections for 'Status' (Eligibility Verified), 'Create DPP Reservation' (with a 'Request a Reservation' button circled in orange), 'ELIGIBILITY DETAILS', 'DPP Agreement in place?' (Yes), 'Annual Certification Completed?' (Not Required), 'DPP Funds Available?' (Yes), and a note about funds available.

**ELIGIBILITY DETAILS**

DPP Agreement in place?  
Yes

Agreement Approved Date: 2024-04-04 15:33:06

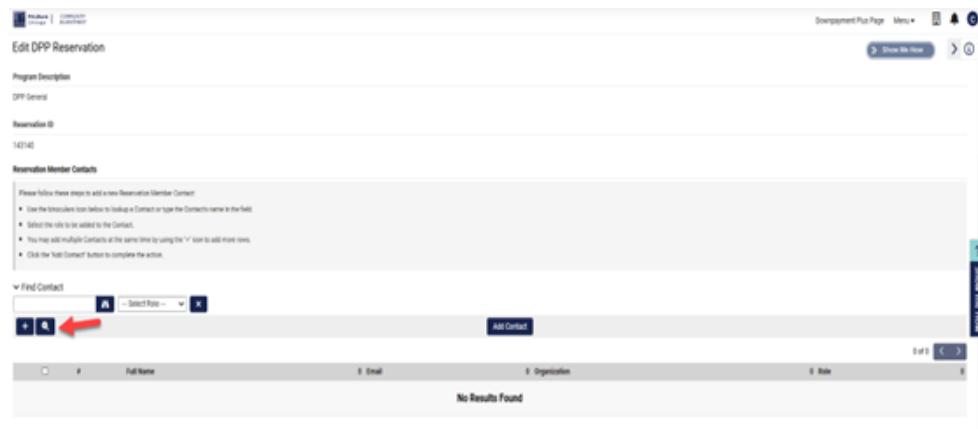
Annual Certification Completed?  
Not Required

DPP Annual Certification not required

DPP Funds Available?  
Yes

Test Member has \$947,200.00 funds available.

6. Scroll down to the **Reservation Member Contacts** section and type the name of any Member Contact you'd like to add for this reservation under **Find Contact**. Use binoculars to look up a contact or the magnifier + icon to assign multiple contacts with appropriate role(s)
7. **Assign Roles:**  
Select the contact, then choose the appropriate role(s):  
Reservation, Disbursement, and/or Retention
8. **Repeat as Needed:**  
Add additional contacts and assign roles as required.
9. **Save Contacts:**  
Click "Add Contact" to finalize and save all selections.



Program Description  
DPP General  
Reservation ID  
142140  
Reservation Member Contacts

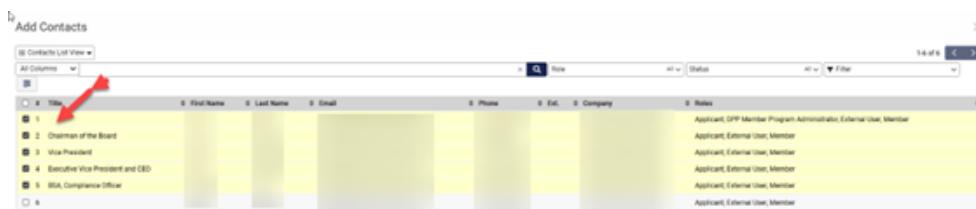
Please follow these steps to add a new Reservation Member Contact:

- Use the binoculars icon below to lookup a Contact or type the Contact's name in the field.
- Select the role to be added to the Contact.
- You may add multiple Contacts at the same time by using the "x" icon to add more rows.
- Click the "Add Contact" button to complete the action.

**Find Contact**

Full Name Email Organization Role

No Results Found



Add Contacts

Contacts List View All-Columns

| Title                            | First Name | Last Name | Email | Phone | Ext. | Company | Role   |
|----------------------------------|------------|-----------|-------|-------|------|---------|--|
| Chairman of the Board            |            |           |       |       |      |         | Applicant, DPP Member Program Administrator, External User, Member |
| Vice President                   |            |           |       |       |      |         | Applicant, External User, Member                                   |
| Executive Vice President and CEO |            |           |       |       |      |         | Applicant, External User, Member                                   |
| ROA, Compliance Officer          |            |           |       |       |      |         | Applicant, External User, Member                                   |



Role to Assign: DPP Member Contact - Reservation

Select

10. Scroll down to the **General** section of the form and enter the requested grant amount, intended use of the requested funds, and borrower information. Then upload the purchase contract. Note that fields marked with an asterisk must be filled.

**Tip:** Members may wish to reserve the maximum grant amount at the time of reservation and decrease the amount later (during the disbursement request process), if necessary. Once a grant amount is reserved, it may only be decreased, not increased.

For both DPP and DPP Advantage, the maximum grant per eligible household is the lesser of 1) \$10,000 or 2) 25% of the first mortgage amount. The net minimum homebuyer contribution of \$1,000 is *not* required for DPP Advantage.

11. Click the **Initiate Reservation** button at the bottom-right corner of the page.



The screenshot shows the 'Edit DPP Reservation' form on the FHLBank Chicago Downpayment Plus Page. The 'GENERAL' section is filled out with the following information:

- \* Grant Amount: \$10,000.00
- \* Use of Funds: Acquisition
- \* Last Name (Borrower): Smith
- \* First Name (Borrower): Jane
- Middle Name (Borrower): (empty)
- Last Name (Co-Borrower): (empty)
- First Name (Co-Borrower): (empty)
- Middle Name (Co-Borrower): (empty)
- \* Purchase Contract: (file upload area with a 'Drop files here or browse files' button and a note about a maximum file size of 2 GB)

The 'Initiate Reservation' button is located at the bottom right of the form, and it is circled in yellow.

**Tip:** If a “Submission Failed” message appears at the top of the page, a list of fields with errors or missing information will be provided below it. Click the links to navigate directly to these fields, or scroll down the page to find fields marked with red error messages. Enter the requested information/corrections and click the **Initiate Reservation** button again.

The screenshot shows a web form with a red error message box at the top. The message says "Submission Failed:" with a red 'X' icon and a link "The Grant Amount can't exceed the Maximum Subsidy Limit stated in the Funding Opportunity." Below the message box is a "GENERAL" section. It contains three fields: "Grant Amount" with a value of "\$11,000.00" and an error message "The Grant Amount can't exceed the Maximum Subsidy Limit stated in the Funding Opportunity"; "Use of Funds" with a dropdown menu set to "Acquisition"; and "Last Name (Borrower)" with the value "Smith".

12. A confirmation alert will appear. Choose **Yes** to confirm that you want to initiate the reservation.
13. At the top of the reservation page, you will see that the request's status has changed to "Reservation Request Pending." Please note that the reservation must still be completed and submitted for review. At this point, you can either continue filling out the form or click **Downpayment Plus Page** at the top-right corner of the screen if you'd like to return later.

## Complete a Reservation

**Tip:** Click the **Save Draft** button at the bottom-left corner of the form if you'd like to save your progress and return to complete the reservation later.

1. To complete a previously initiated reservation, log in to eBanking and click the **DPP Online** link to view your DPP Online homepage, then navigate to the **Open Reservations** section and select a reservation to continue where you left off.

Or, to proceed directly from initiating to completing the reservation, just scroll down and begin at the **Property Address** section of the form.

**Tip:** Use the **Jump To** menu to easily navigate between sections of the form. To see the menu, scroll down to the **General** section and it will appear at the top-right corner of your screen.

Note that most sections can be filled out in any order, but the **HUD Calculation** can only be completed after all other sections are finished.

The screenshot shows the 'GENERAL' section of a reservation form. The 'Property Address' section is expanded, showing fields for 'Property Address Line1' and 'Property Address Line2'. Below these are fields for 'Property Zip', 'Property City', 'Property County', 'Property State' (with a dropdown menu), and 'Property Zip + 4'. To the right of the form, a 'JUMP TO' menu is displayed, listing sections: 'Property Address', 'Property Details', 'Household Information', 'Borrower Information', 'Co-Borrower Information', 'Household Income', 'Workbook', and 'HUD Calculation'. The 'HUD Calculation' option is circled in orange. The top right of the screen shows navigation buttons for 'Show Me How', '11 of 15', and 'Show Me How' again.

2. Fill in the **Property Address** information.
  - a. Click the **Lookup County Town** button and fill in the requested information.

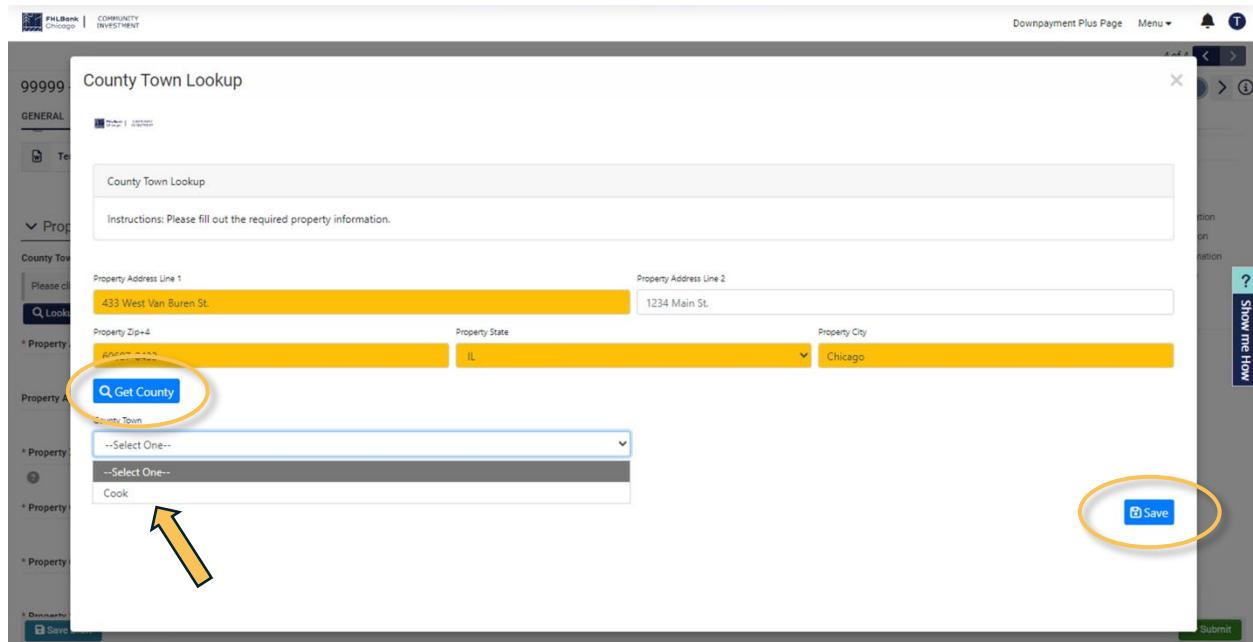
**Tip:** If you don't know the ZIP+4 for the address, use the USPS Look Up a ZIP Code tool at <https://tools.usps.com/zip-code-lookup.htm>.

If you receive an error message after filling in the address information on DPP Online, contact us at [dpp@fhilbc.com](mailto:dpp@fhilbc.com) or 312-565-5824, Option 1.

- b. Click **Get County** and choose the county name from the dropdown menu.

**Tip:** Please note that if there are multiple townships in the county, you will need to pick the correct township.

- c. Click **Save**.
  - d. A confirmation alert will appear. Click **Save Changes** to confirm that the address information entered is correct and return to the reservation request form.



County Town Lookup

Instructions: Please fill out the required property information.

Property Address Line 1: 423 West Van Buren St.

Property Address Line 2: 1234 Main St.

Property Zip+4: 60607

Property State: IL

Property City: Chicago

Get County

County Town: Cook

Save

3. Fill in the **Property Details**, **Household Information**, **Borrower Information**, and **Co-Borrower Information** sections, ensuring that all information entered matches the information provided when the reservation was initiated.

**Tip:** Each member of the household aged 18 years or older must complete the **Household Member Questionnaire** to be uploaded in the **Household Information** section. A link to the **Household Member Questionnaire** can be found in the forms section of the [DPP Program Guide](#).

138191 - Test Member

GENERAL

▼ Property Details

\* Tribal Land / Indian Land  
No

\* Dwelling Type  
Condo/Townhouse (5+ unit bldg)

Lease Agreement/Appraisal  
Please attach a copy of the Lease Agreement and/or Appraisal for the Property.

Drop files here or [browse files](#)  
Maximum file size: 2 GB

\* Related Party Transaction  
No

\* Lender Owned (REO)  
No

\* First Time Homebuyer  
Yes

\* Has the Anticipated Closing Date already passed?  
No

[Save Draft](#) [Submit](#)

JUMP TO

- Property Address
- Property Details
- Household Information
- Borrower Information
- Co-Borrower Information
- Household Income Workbook
- HUD Calculation

Show me How

FHLBank Chicago | COMMUNITY INVESTMENT

1 of 4 < > Show Me How

138191 - Test Member

GENERAL

Household Information

\* Household Member Questionnaire

Please attach a completed Household Member Questionnaire for each member of the household 18 years or older

Drop files here or [browse files](#)  
Maximum file size: 2 GB

File Name: household\_member\_questionnaire.pdf

Size: 829.3 KB Date: 12/11/2024 11:54 AM Total Files: 1

\* Number of Household Members

Please indicate the number of household members, based on the above Household Questionnaire.

1

\* First time Homebuyer in Household Questionnaire

Yes

\* 1st Mortgage Amount

\$143,000.00

\* 1st Mortgage Application

Save Draft

Submit

JUMP TO

- Property Address
- Property Details
- Household Information
- Borrower Information
- Co-Borrower Information
- Household Income Workbook
- HUD Calculation

Show me How

https://fhilbc-test.smartsimple.us/iface/ex/ax\_index.jsp?lang=1

Environment: TEST You are viewing the system as Test Member 2

1 of 4 < > Show Me How

138191 - Test Member

GENERAL

Borrower Information

\* US Military Service (Borrower)

Has the borrower (or their deceased spouse) ever served or is currently serving in the United States Armed Forces?

No

\* Ethnicity (Borrower)

Not Hispanic or Latino

\* Sex (Borrower)

Female

\* Race (Borrower)

American Indian or Alaska Native

Asian

Black or African American

Native Hawaiian or Other Pacific Islander

White

I do not wish to provide this information

or is currently serving in the United States Armed Forces?

Sex (Co-Borrower)

Save Draft

Submit

JUMP TO

- Property Address
- Property Details
- Household Information
- Borrower Information
- Co-Borrower Information
- Household Income Workbook
- HUD Calculation

Show me How

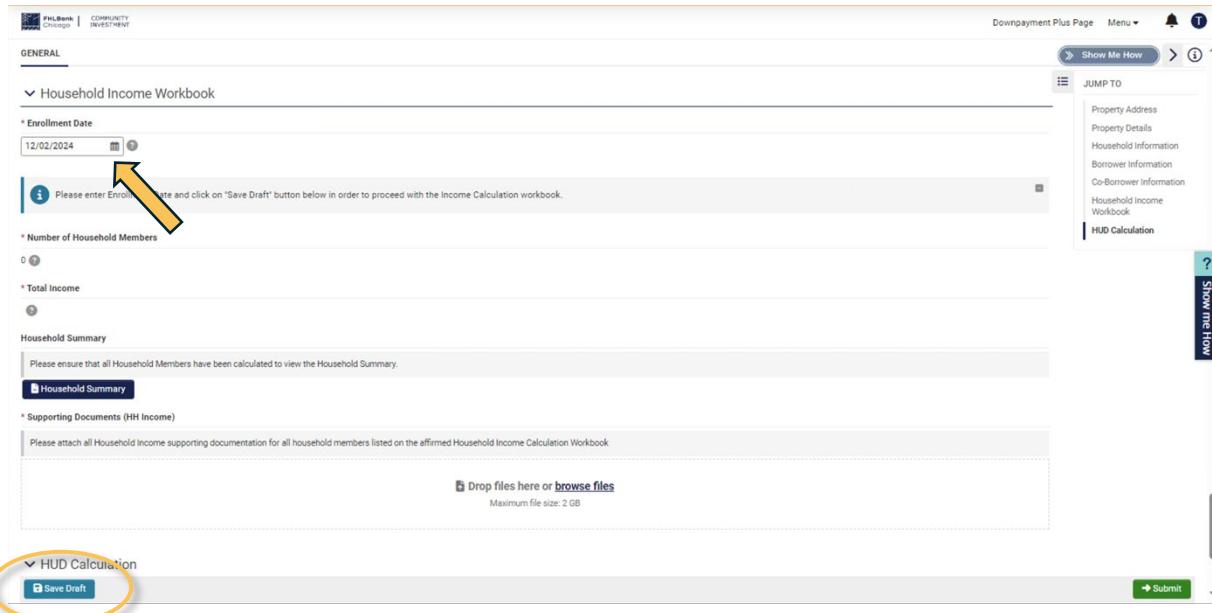
#### 4. Complete the **Household Income Calculation**.

##### Need help?

- A step-by-step video guide to the **Household Income Calculation** is [available here](#).
- For detailed information on income guidelines and documentation, refer to the Income Calculation Guidelines found in the forms section of the [DPP Program Guide](#).
- For on-screen guidance, click the **WalkMe "Show Me How"** widget on the right side of your screen. This will open a menu of guidance options based on your institution's DPP Program Agreement status and your role in DPP Online. Choose a process and the system will walk you through it step-by-step.
- If you require further assistance, contact us at [dpp@fhbfc.com](mailto:dpp@fhbfc.com) or 312-565-5824, Option 1.

- Enter the **Enrollment Date**. This is the date your institution determined that the household was income-eligible for DPP based on the borrower's income documents; this date may not be before the purchase contract date.
- Click **Save Draft** at the bottom-left corner of the page. This step unlocks the Household Income Calculation, allowing you to begin adding household members.



The screenshot shows the FHLB Chicago DPP Online application. The main page is titled 'Household Income Workbook'. It includes fields for 'Enrollment Date' (set to 12/02/2024), 'Number of Household Members' (set to 0), and 'Total Income' (set to 0). Below these, there is a 'Household Summary' section with a 'Household Summary' button. A note says: 'Please ensure that all Household Members have been calculated to view the Household Summary.' There is also a 'Supporting Documents (HH Income)' section with a note: 'Please attach all Household Income supporting documentation for all household members listed on the affirmed Household Income Calculation Workbook.' A file upload area says: 'Drop files here or [browse files](#)' with a 'Maximum file size: 2 GB' limit. At the bottom-left, a button is circled in orange and has a yellow arrow pointing to it, labeled 'Save Draft'. On the right side, there is a 'Show Me How' widget with a list of options: 'JUMP TO' (Property Address, Property Details, Household Information, Borrower Information, Co-Borrower Information, Household Income Workbook, HUD Calculation), a question mark icon, and another 'Show Me How' button.

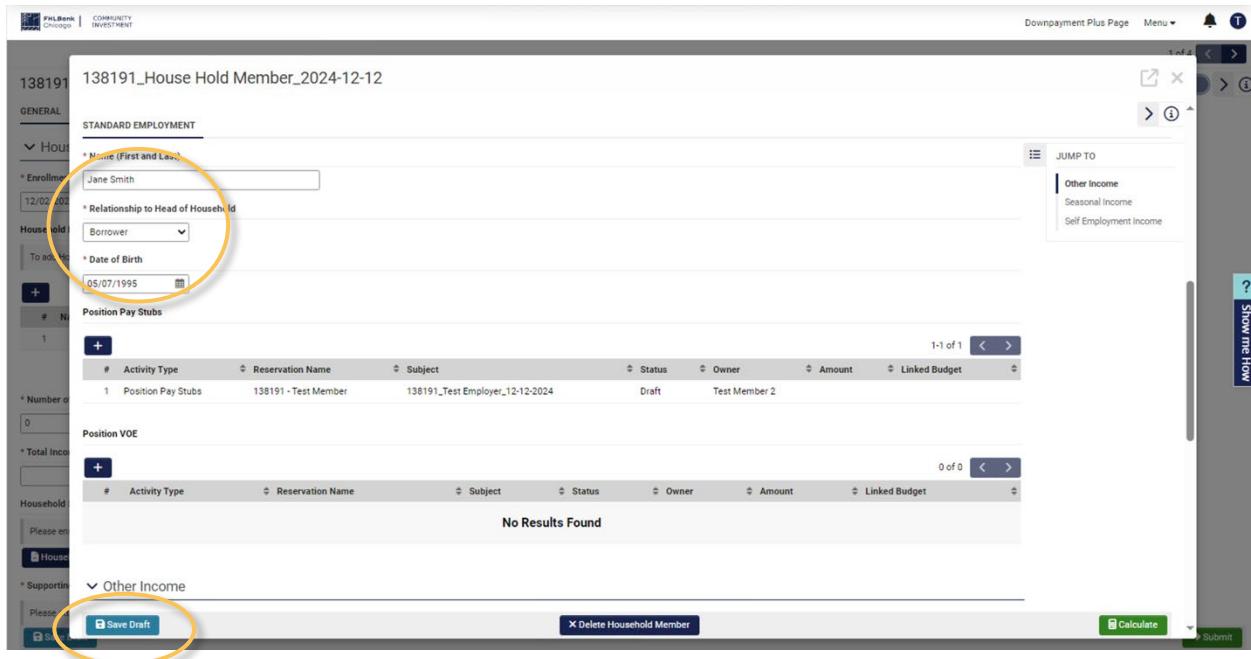
## Add a Household Member

- c. A **plus sign** will appear below the **Enrollment Date** field. Click it and a new window will open. Enter the household member's name, relationship to the head of household, and date of birth.
- d. Click **Save Draft** at the bottom-left corner of the screen to open the **Position Pay Stubs** and **Position VOE** (Verification of Employment) sections of the form.

**Tip:** For regular, year-round employment, a VOE or pay stubs may be used.

All income documentation must be dated within 120 days of the closing date.

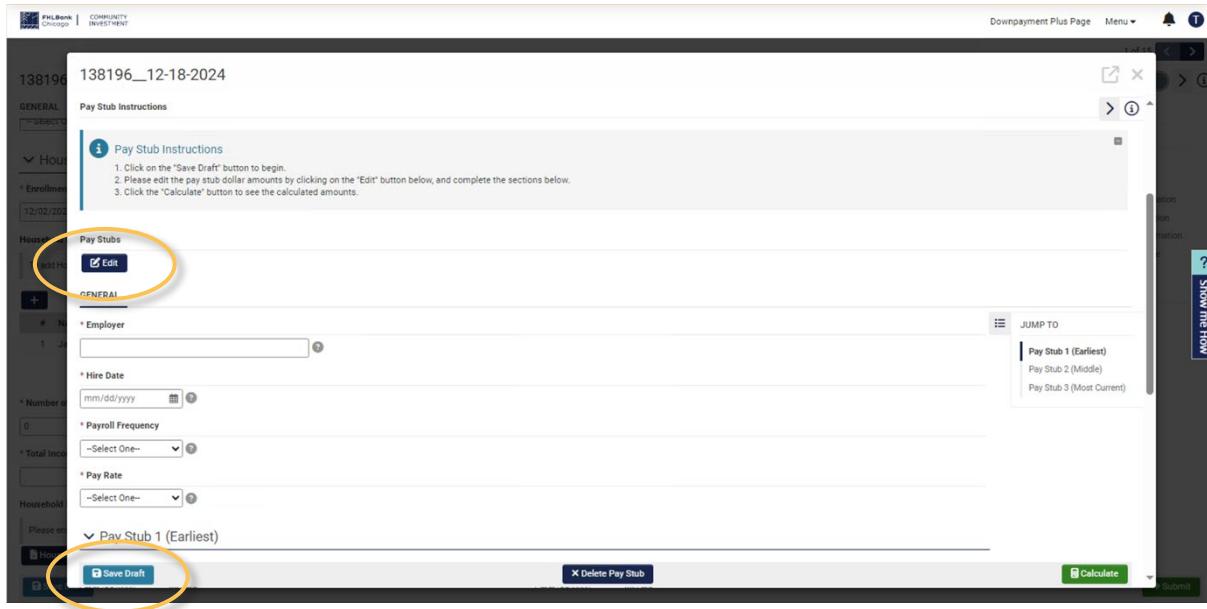
If more than one regular, year-round position is held, VOE or pay stub information may be entered for each position.



The screenshot shows the FNIBank Chicago software interface for adding a household member. The main form is titled "138191\_House Hold Member\_2024-12-12". The "STANDARD EMPLOYMENT" section is visible, showing fields for Name (Jane Smith), Relationship to Head of Household (Borrower), and Date of Birth (05/07/1995). Below this, the "Position Pay Stubs" section is shown, containing a table with one row: "1 Position Pay Stubs" for "138191 - Test Member" with subject "138191\_Test Employer\_12-12-2024", status "Draft", and owner "Test Member 2". The "Position VOE" section shows "No Results Found". At the bottom left, a yellow circle highlights the "Save Draft" button. Another yellow circle highlights the "Position Pay Stubs" table. A sidebar on the right shows "Other Income" with sub-options: "Seasonal Income" and "Self Employment Income".

## Add Pay Stubs

- e. To add a new set of pay stubs, click the **plus sign** button under **Position Pay Stubs** and a new window will open.
- f. *Before filling out the form, click **Save Draft** at the bottom-left corner of the screen to enable full form functionality, then click the **Edit** button to open a new window where you can enter the pay stub details.*



The screenshot shows the 'Pay Stub Instructions' section with three steps: 1. Click on the 'Save Draft' button to begin. 2. Please edit the pay stub dollar amounts by clicking on the 'Edit' button below, and complete the sections below. 3. Click the 'Calculate' button to see the calculated amounts.

The 'Edit' button and the 'Save Draft' button are both highlighted with yellow circles.

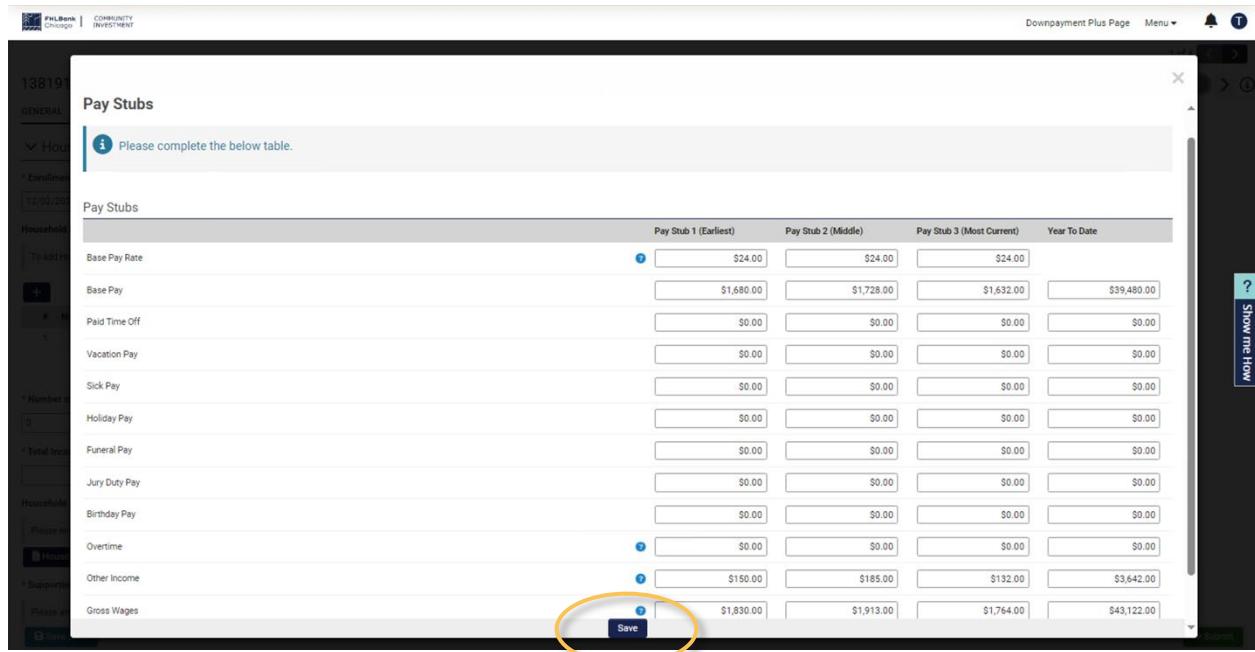
g. In the new window, enter details for each of the three required pay stubs, as well as the year-to-date amounts. When all the applicable amounts are entered, click **Save** at the bottom of the screen, then close the pay stub window.

**Tip:** If pay stubs are used to document income, three *consecutive* pay stubs must be provided. The pay stubs must include year-to-date information.

**Base Pay** includes regular hours as well as vacation, holiday, sick, and other paid time off.

**Other Income** shown in pay stubs may include recurring bonuses, shift differentials, premium pay, etc.

For the **Year to Date** column, use the year-to-date information provided in the last (most recent) pay stub.



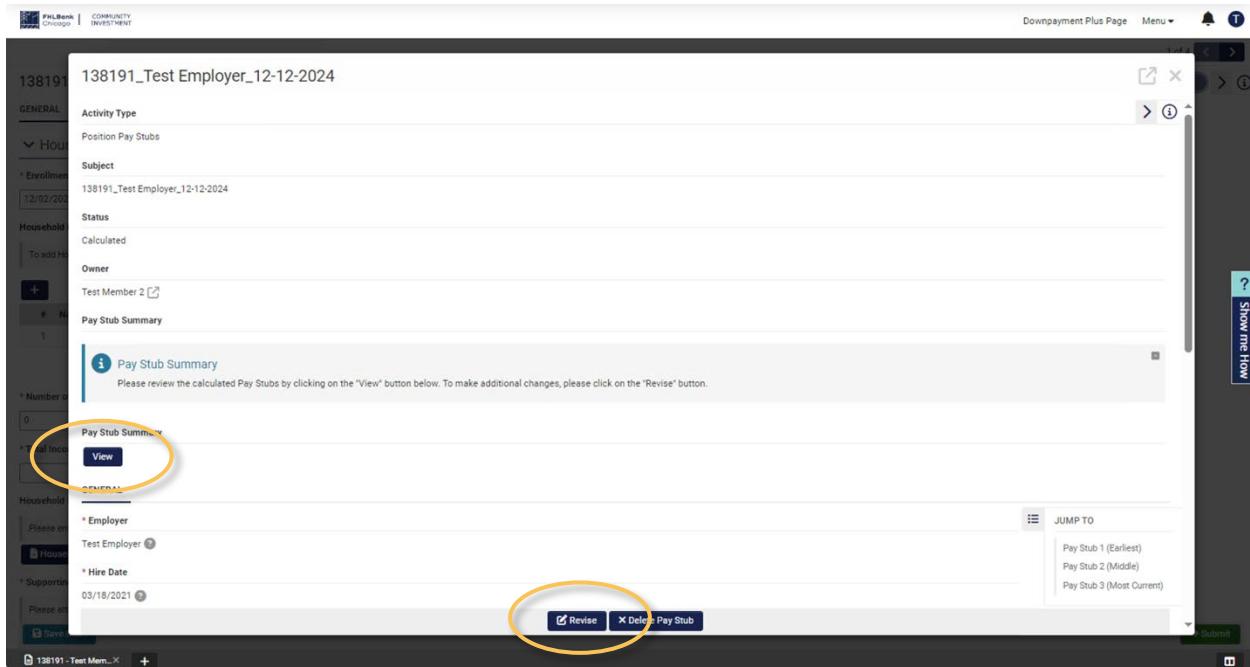
The screenshot shows the 'Pay Stubs' section of the application. The table has four columns: Pay Stub 1 (Earliest), Pay Stub 2 (Middle), Pay Stub 3 (Most Current), and Year To Date. The 'Year To Date' column contains the most recent values. The 'Save' button at the bottom is circled in yellow.

|               | Pay Stub 1 (Earliest) | Pay Stub 2 (Middle) | Pay Stub 3 (Most Current) | Year To Date |
|---------------|-----------------------|---------------------|---------------------------|--------------|
| Base Pay Rate | \$24.00               | \$24.00             | \$24.00                   |              |
| Base Pay      | \$1,680.00            | \$1,728.00          | \$1,632.00                | \$39,480.00  |
| Paid Time Off | \$0.00                | \$0.00              | \$0.00                    | \$0.00       |
| Vacation Pay  | \$0.00                | \$0.00              | \$0.00                    | \$0.00       |
| Sick Pay      | \$0.00                | \$0.00              | \$0.00                    | \$0.00       |
| Holiday Pay   | \$0.00                | \$0.00              | \$0.00                    | \$0.00       |
| Funeral Pay   | \$0.00                | \$0.00              | \$0.00                    | \$0.00       |
| Jury Duty Pay | \$0.00                | \$0.00              | \$0.00                    | \$0.00       |
| Birthday Pay  | \$0.00                | \$0.00              | \$0.00                    | \$0.00       |
| Overtime      | \$0.00                | \$0.00              | \$0.00                    | \$0.00       |
| Other Income  | \$150.00              | \$185.00            | \$132.00                  | \$3,642.00   |
| Gross Wages   | \$1,830.00            | \$1,913.00          | \$1,764.00                | \$43,122.00  |

h. Enter the remaining details for the pay stub, including the employer name, dates, and pay details. When you are done, click the **Calculate** button at the bottom-right corner of the screen.

**Tip:** Enter the **Hire Date** listed on the **Household Member Questionnaire**.

i. If you'd like to review the pay stub details entered, click **View** under **Pay Stub Summary** and a new window will open showing pay stub details and calculated income. If any details need to be corrected, click **Revise** at the bottom of the page. Otherwise, close the window to return to the household member's screen.



**Tip:** The **Annualized Base Pay** and the **Income Average** shown in the **Pay Stub Summary** are automatically calculated based on the information entered. The higher of the two amounts will be used in the total income projection.

#### Pay Stub Summary

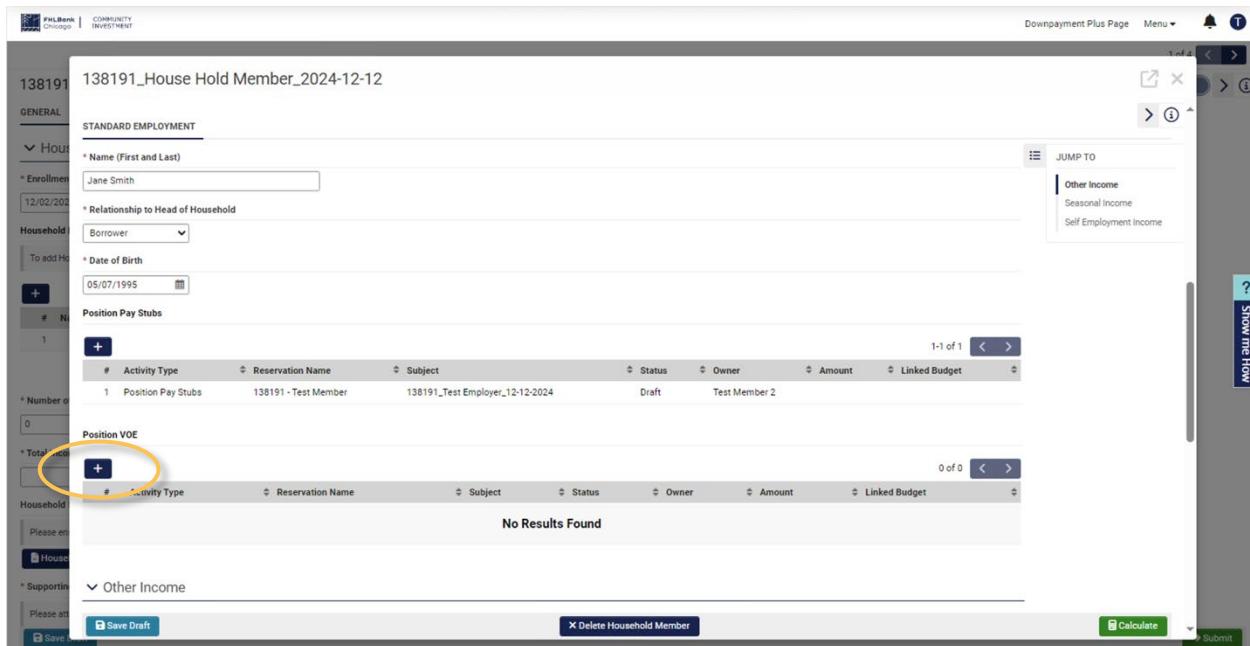
**Employer:** Test Employer      **Hire Date:** 03/18/2021  
**Payroll Frequency:** Bi-Weekly      **Pay Rate:** Hourly Pay Rate

|                    | Pay Stub 1<br>(Earliest) | Pay Stub 2<br>(Middle) | Pay Stub 3<br>(Most Current) | Year To Date | Annualized Base Pay | Income Average |
|--------------------|--------------------------|------------------------|------------------------------|--------------|---------------------|----------------|
| Start Date         | 10/04/2024               | 10/18/2024             | 11/01/2024                   |              |                     |                |
| End Date           | 10/17/2024               | 10/31/2024             | 11/14/2024                   |              |                     |                |
| Check/Deposit Date | 10/24/2024               | 11/07/2024             | 11/21/2024                   |              |                     |                |
| Base Hours Total   | 70                       | 72                     | 68                           |              |                     |                |
| Base Pay Rate      | \$24.00                  | \$24.00                | \$24.00                      |              |                     |                |
| Base Pay Total     | \$1,680.00               | \$1,728.00             | \$1,632.00                   | \$39,480.00  | \$43,680.00         |                |
| Base Hours Total   | 70                       | 72                     | 68                           |              |                     |                |
| Base Pay           | \$1,680.00               | \$1,728.00             | \$1,632.00                   | \$39,480.00  |                     |                |
| Paid Time Off      | \$0.00                   | \$0.00                 | \$0.00                       | \$0.00       |                     |                |
| Vacation Pay       | \$0.00                   | \$0.00                 | \$0.00                       | \$0.00       |                     |                |
| Sick Pay           | \$0.00                   | \$0.00                 | \$0.00                       | \$0.00       |                     |                |
| Holiday Pay        | \$0.00                   | \$0.00                 | \$0.00                       | \$0.00       |                     |                |
| Funeral Pay        | \$0.00                   | \$0.00                 | \$0.00                       | \$0.00       |                     |                |
| Jury Duty Pay      | \$0.00                   | \$0.00                 | \$0.00                       | \$0.00       |                     |                |
| Birthday Pay       | \$0.00                   | \$0.00                 | \$0.00                       | \$0.00       |                     |                |
| Overtime           | \$0.00                   | \$0.00                 | \$0.00                       | \$0.00       | \$0.00              |                |
| Other Income       | \$150.00                 | \$185.00               | \$132.00                     | \$3,642.00   | \$3,945.50          |                |
| Gross Wages        | \$1,830.00               | \$1,913.00             | \$1,764.00                   | \$43,122.00  | \$47,625.50         | \$46,715.50    |

j. Repeat steps 4e-i for each job the household member has pay stubs for.

## Add Position VOEs

k. To add a new VOE, click the **plus sign** under **Position VOE** and a new window will open.



138191\_House Hold Member\_2024-12-12

**GENERAL**

**Household**

**Position Pay Stubs**

| # | Activity Type      | Reservation Name     | Subject                         | Status | Owner         | Amount | Linked Budget |
|---|--------------------|----------------------|---------------------------------|--------|---------------|--------|---------------|
| 1 | Position Pay Stubs | 138191 - Test Member | 138191_Test Employer_12-12-2024 | Draft  | Test Member 2 |        |               |

**Position VOE**

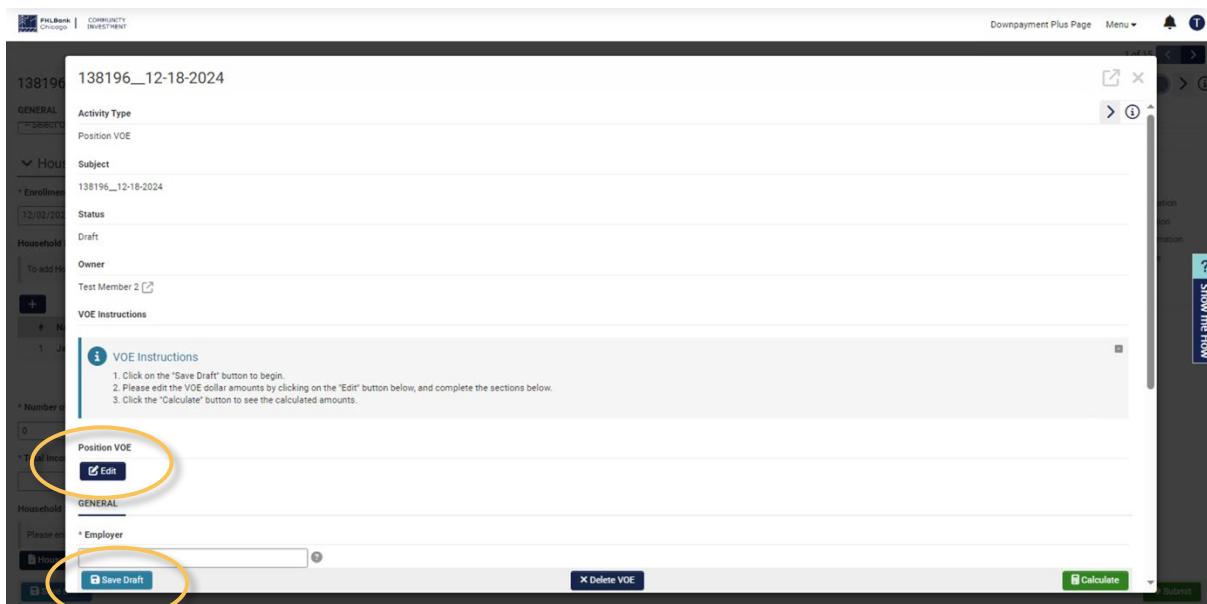
| # | Activity Type | Reservation Name | Subject | Status | Owner | Amount | Linked Budget |
|---|---------------|------------------|---------|--------|-------|--------|---------------|
|   |               |                  |         |        |       |        |               |

No Results Found

**Other Income**

**Save Draft** **Delete Household Member** **Calculate** **Submit**

l. Before filling out the form, click **Save Draft** at the bottom-left corner of the screen to enable full form functionality, then click the **Edit** button to open a new window where you can enter the VOE details.



138196\_12-18-2024

**Activity Type**

**Position VOE**

**Subject**

138196\_12-18-2024

**Status**

Draft

**Owner**

Test Member 2

**VOE Instructions**

VOE Instructions

- Click on the 'Save Draft' button to begin.
- Please edit the VOE dollar amounts by clicking on the 'Edit' button below, and complete the sections below.
- Click the 'Calculate' button to see the calculated amounts.

**Position VOE**

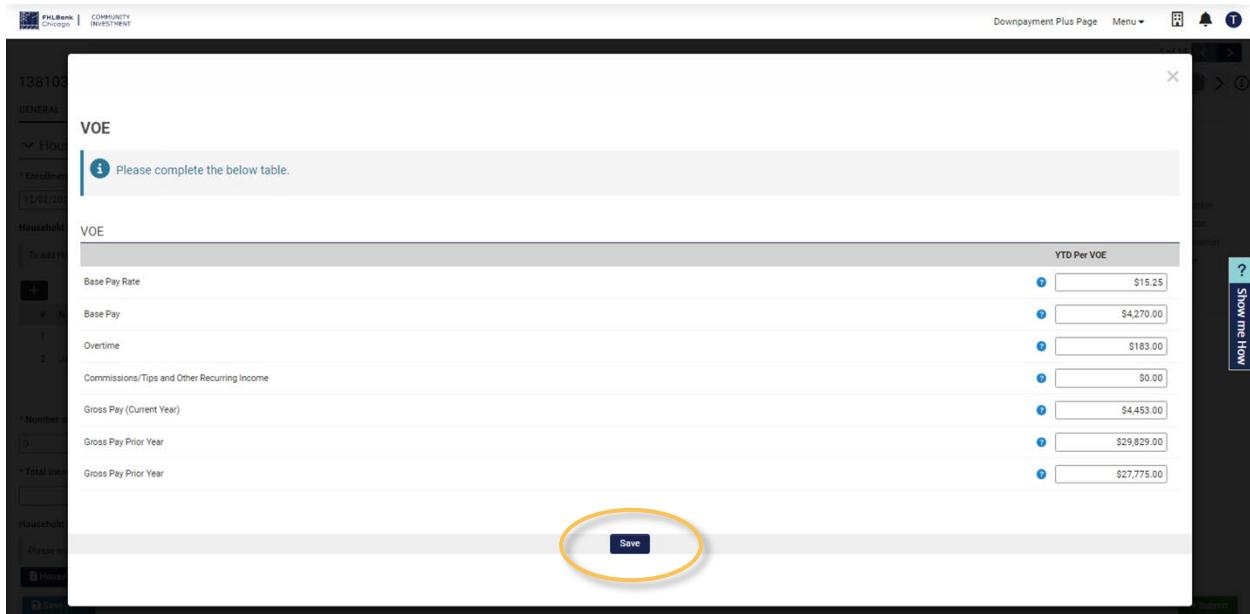
**Edit**

**GENERAL**

**Employer**

**Save Draft** **Delete VOE** **Calculate** **Submit**

m. Enter year-to-date amounts for each applicable line. Then click the **Save** button at the bottom center of the window and close the window.



The screenshot shows a web-based application window for 'VOE' (Volunteer of the Month). The window has a header with the FHLBank Chicago logo and 'COMMUNITY INVESTMENT'. It displays a table of income data with a 'Save' button at the bottom. A yellow circle highlights the 'Save' button.

|   | YTD Per VOE |
|---|-------------|
| Base Pay Rate                               | \$15.25     |
| Base Pay                                    | \$4,270.00  |
| Overtime                                    | \$183.00    |
| Commissions/Tips and Other Recurring Income | \$0.00      |
| Gross Pay (Current Year)                    | \$4,453.00  |
| Gross Pay Prior Year                        | \$29,829.00 |
| Gross Pay Prior Year                        | \$27,775.00 |

**Save**

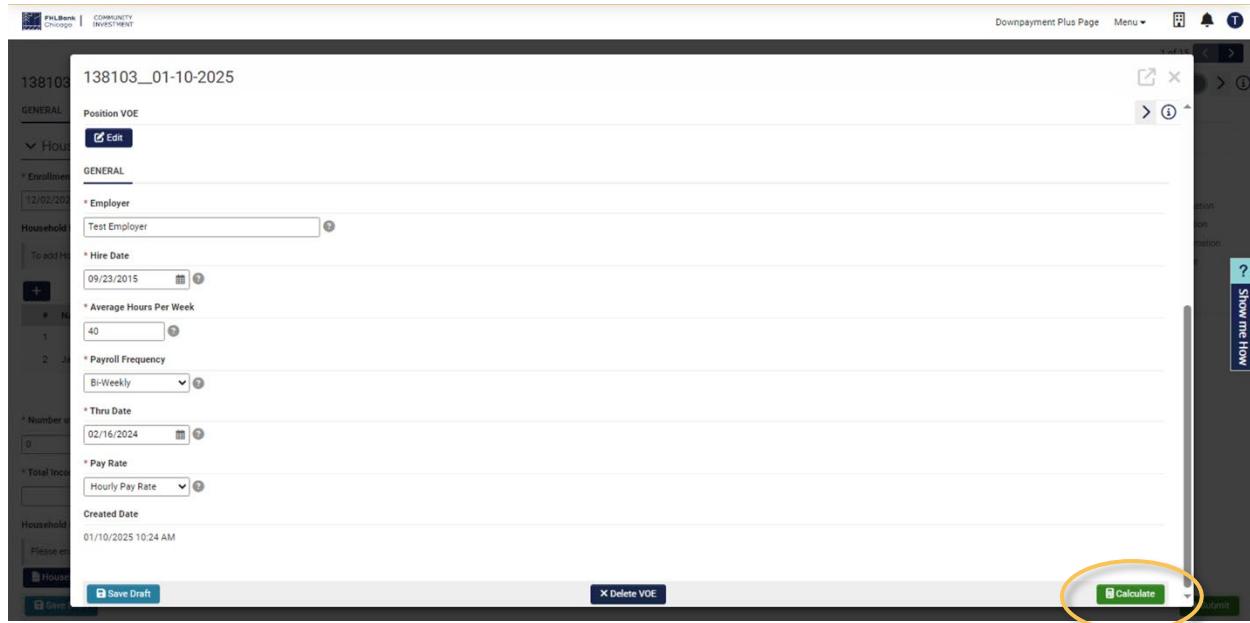
n. Enter all remaining details for the VOE, including the employer name, dates, and pay details.

**Tip:** The **Average Hours per Week** should be taken directly from the VOE. If it is left blank, use 40 as the default. If a range is given, the highest number must be used.

If the **Payroll Frequency** is not listed on the VOE, use "Weekly" as the default.

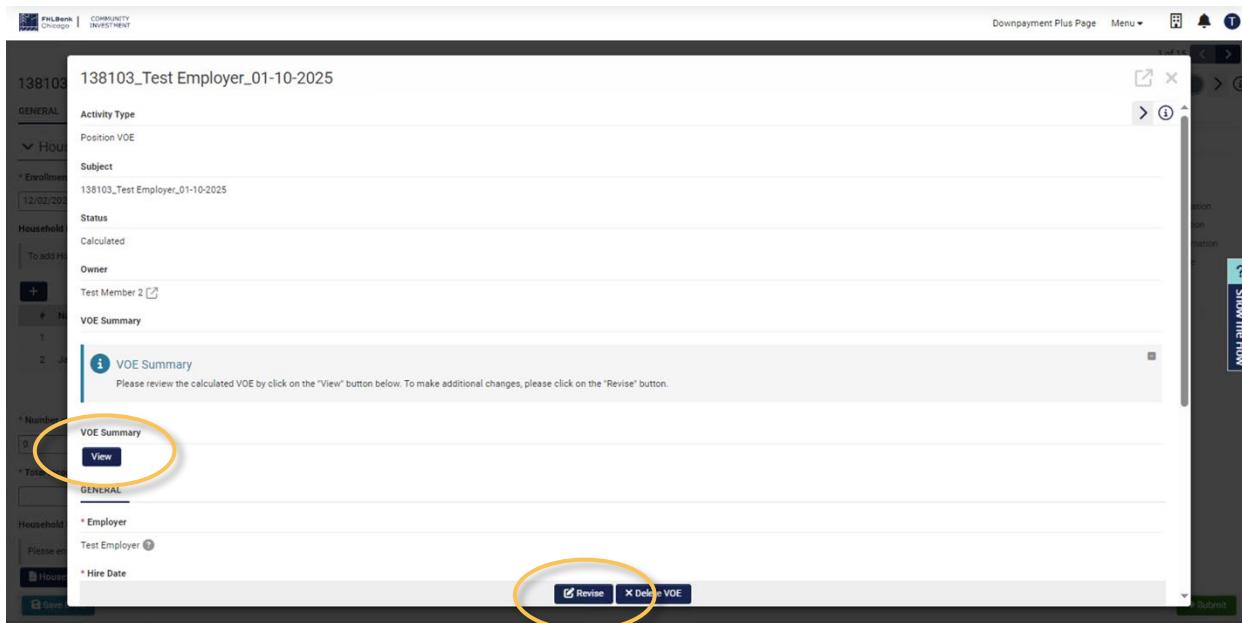
If the **Thru Date** is not listed on the VOE, use the date the VOE was signed at the bottom by the employer.

o. Click the **Calculate** button at the bottom-right corner of the screen.



The screenshot shows a software application window titled "Downpayment Plus Page" with a "Menu" button. The main area displays a VOE entry form for "138103\_01-10-2025". The form includes fields for "Position VOE" (with an "Edit" button), "GENERAL" section (Employer: "Test Employer", Hire Date: "09/23/2015", Average Hours Per Week: "40", Payroll Frequency: "Bi-Weekly", Thru Date: "02/16/2024", Pay Rate: "Hourly Pay Rate"), and "Created Date" ("01/10/2025 10:24 AM"). At the bottom right, there are "Save Draft" and "Delete VOE" buttons, and a prominent green "Calculate" button, which is highlighted with a yellow circle.

p. If you'd like to review the VOE details entered, click **View** under **VOE Summary** and a new window will open showing VOE details and calculated income. If any details need to be corrected, click **Revise** at the bottom of the page. Otherwise, close the window to return to the household member's screen.



**Tip: The Annualized Base Pay and the Income Average** shown in the **VOE Summary** are automatically calculated based on the information entered. The higher of the two amounts will be used in the total income projection.

#### VOE Summary

**Employer:** Test Employer      **Hire Date:** 09/23/2015  
**Payroll Frequency:** Bi-Weekly      **Pay Rate:** Hourly Pay Rate  
**# Pay Periods to Date:** 4

|   | YTD Per VOE | Pay Per Period         | Annualized Base Pay | Income Average |
|---|-------------|------------------------|---------------------|----------------|
| Average Hours Perk Week                     | 40          |                        |                     |                |
| Base Pay Rate                               | \$15.25     |                        |                     |                |
| Thru Date                                   | 02/16/2024  | 4 pay periods to date. |                     |                |
| Base Pay                                    | \$4,270.00  | \$1,220.00             | \$31,720.00         |                |
| Overtime                                    | \$183.00    | \$45.75                | \$1,189.50          |                |
| Commissions/Tips and Other Recurring Income | \$0.00      | \$0.00                 | \$0.00              |                |
| Gross Pay (Current Year)                    | \$4,453.00  |                        | \$32,909.50         | \$28,944.50    |
| Gross Pay Prior Year                        | \$29,829.00 |                        |                     |                |
| Gross Pay Prior Year                        | \$27,775.00 |                        |                     |                |

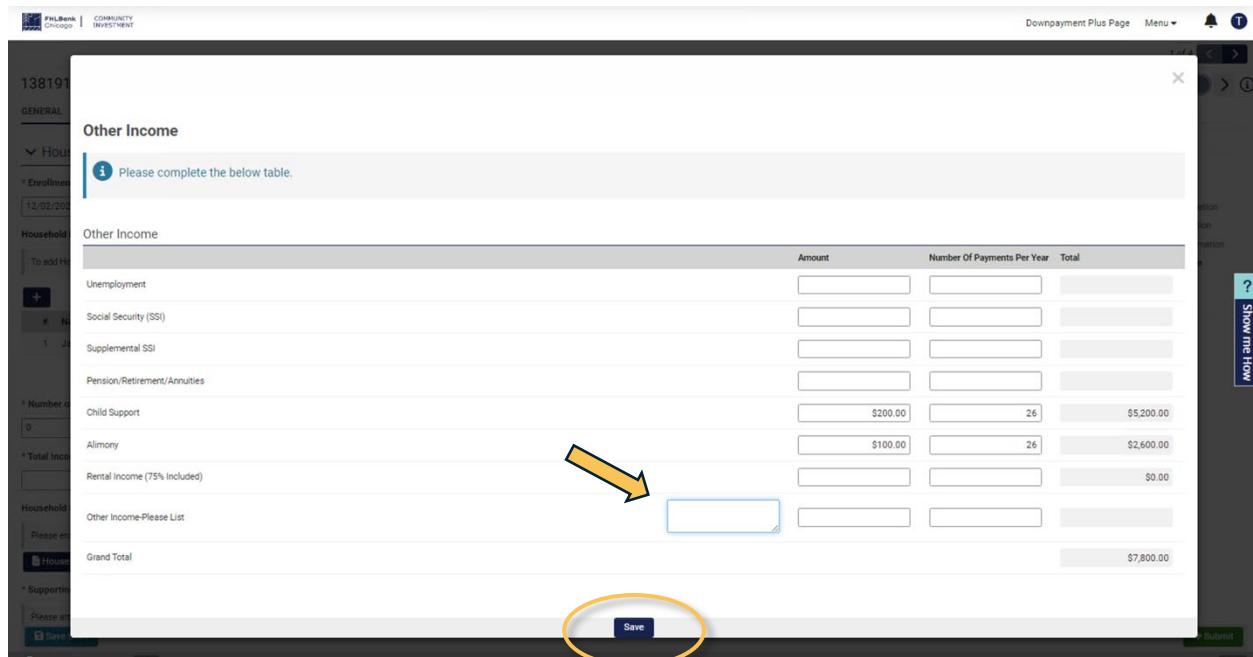
q. Repeat steps 4k-p for each job the household member has a VOE for.

## Add Other Income (If Applicable)

- r. If other income sources need to be added, click the **Edit** button under **Other Income** to open a new window where you can enter income details.
- s. For each line, enter the amount per payment and the number of payments per year, and the total will be automatically calculated.

**Tip:** **Other Income** could include unemployment, social security, or child support, for example. If the household member has an additional income source not listed on the form, type it into the box marked **Other Income—Please List**.

- t. When all amounts have been entered, click the **Save** button at the bottom center of the window and then close the window.



The screenshot shows a software interface for managing household income. On the left, there's a sidebar with various tabs like 'GENERAL', 'Enrollment', 'Household', 'Number of Adults', 'Total Income', 'Household', 'Present Income', 'Supporters', and 'Save'. The main area is titled 'Other Income' and contains a table with columns for 'Amount', 'Number Of Payments Per Year', and 'Total'. The table lists several income sources: Unemployment, Social Security (SSI), Supplemental SSI, Pension/Retirement/Annuities, Child Support, and Alimony. The 'Child Support' row is highlighted with a blue box. A yellow arrow points from the text above to the 'Save' button at the bottom of the table. The 'Save' button is circled in yellow. The bottom right of the table shows a 'Grand Total' of \$7,800.00. The top right of the window shows 'Downpayment Plus Page' and 'Menu'.

u. If necessary, click the **Edit** buttons under **Seasonal Income** and **Self Employment Income** to fill out these sections. These sections can be left blank if they do not apply.

**Tip:** For seasonal income calculation, a VOE from the employer is required. The employer must list the expected dates of employment for the year.

For self-employment income, enter the current year information based on the year-to-date profit/loss statement provided by the borrower. For the previous year(s), use the previous two years' (full) tax returns. When filling in the number of months the individual was self-employed, round down to the nearest month.

138103

GENERAL

**Self Employment Income**

Please complete the below table.

|              | Current Year | Prior Year 1 | Prior Year 2 |
|--------------|--------------|--------------|--------------|
| Net Income   | \$2,500.00   | \$12,000.00  | \$10,000.00  |
| Depreciation |              |              |              |
| Amortization |              |              |              |
| Gross Income | \$2,500.00   | \$12,000.00  | \$10,000.00  |

Save Submit

138103\_House Hold Member\_2024-12-16

GENERAL

**STANDARD EMPLOYMENT**

Weeks Employed To Date

Average Hours Per Week

Seasonal Income

**Self Employment Income**

Months Self Employed (Current Year)

Months Self Employed (Prior Year 1)

Months Self Employed (Prior Year 2)

Self Employment Income

? Show me How

? JUMP TO

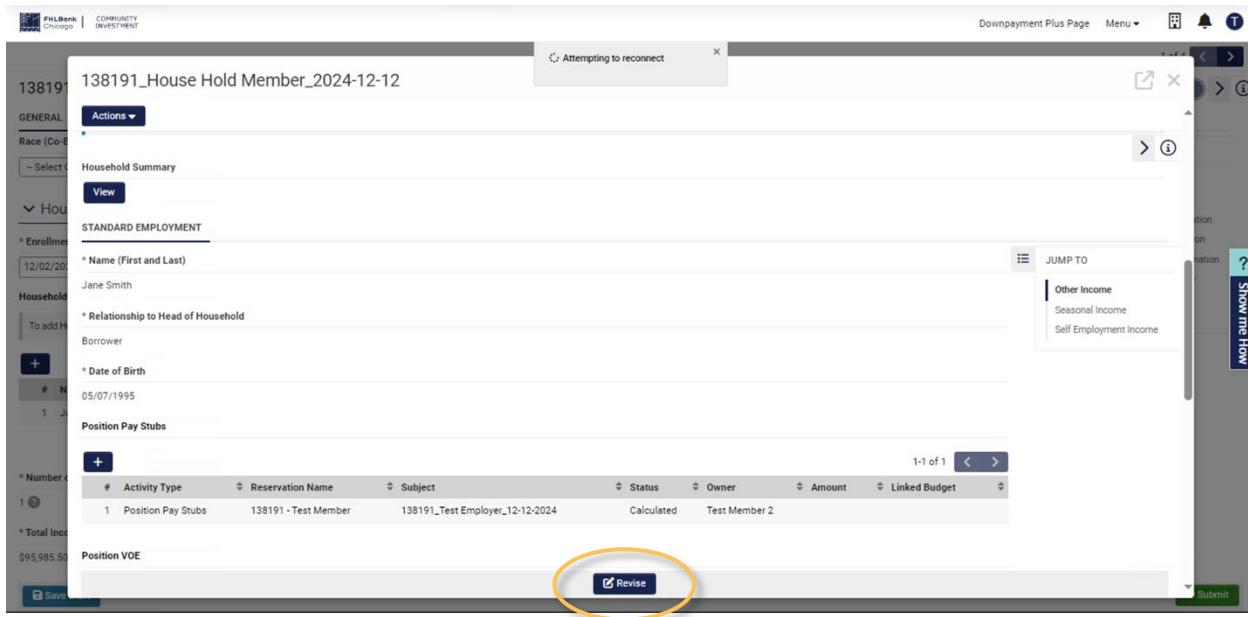
- Other Income
- Seasonal Income
- Self Employment Income**

? Show me How

? Calculate Submit

v. Click the **Calculate** button at the bottom-right corner of the screen.

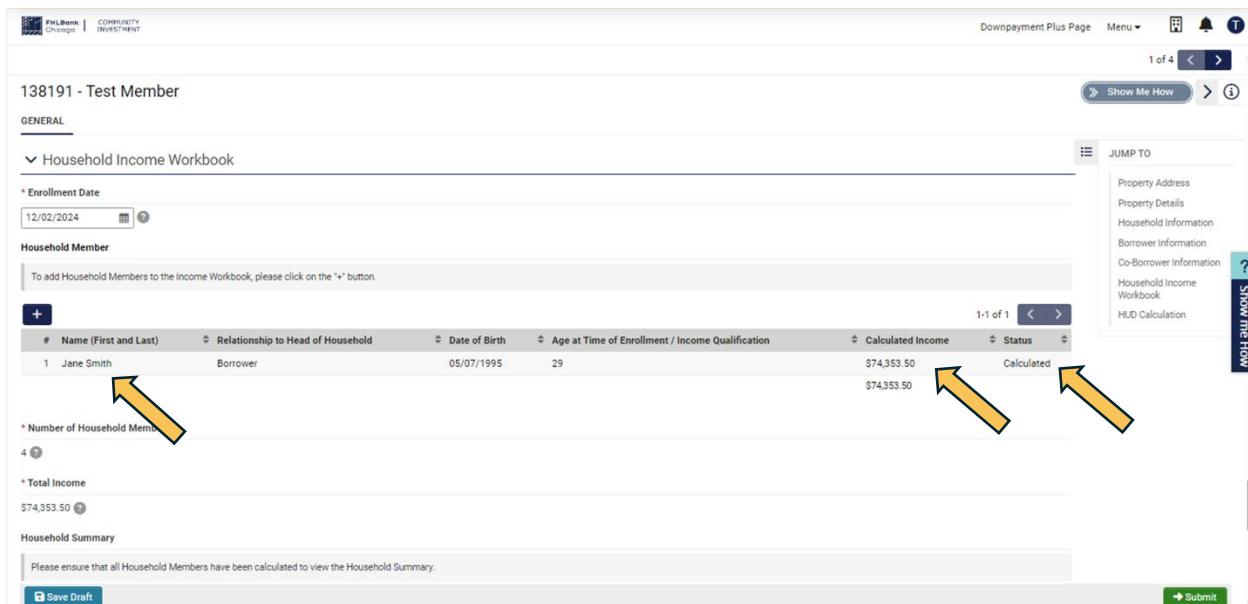
w. If any of the information for this household member needs to be updated, click **Revise** at the bottom of the screen. Otherwise, close the window to return to the main reservation screen.



The screenshot shows the 'House Hold Member' page for reservation 138191. The 'Revise' button is highlighted with a yellow circle. The page includes fields for Name (Jane Smith), Relationship to Head of Household (Borrower), Date of Birth (05/07/1995), and Position Pay Stubs (1 Position Pay Stubs, subject 138191\_Test Member, status Calculated, owner Test Member 2). The 'Revise' button is located at the bottom of the page.

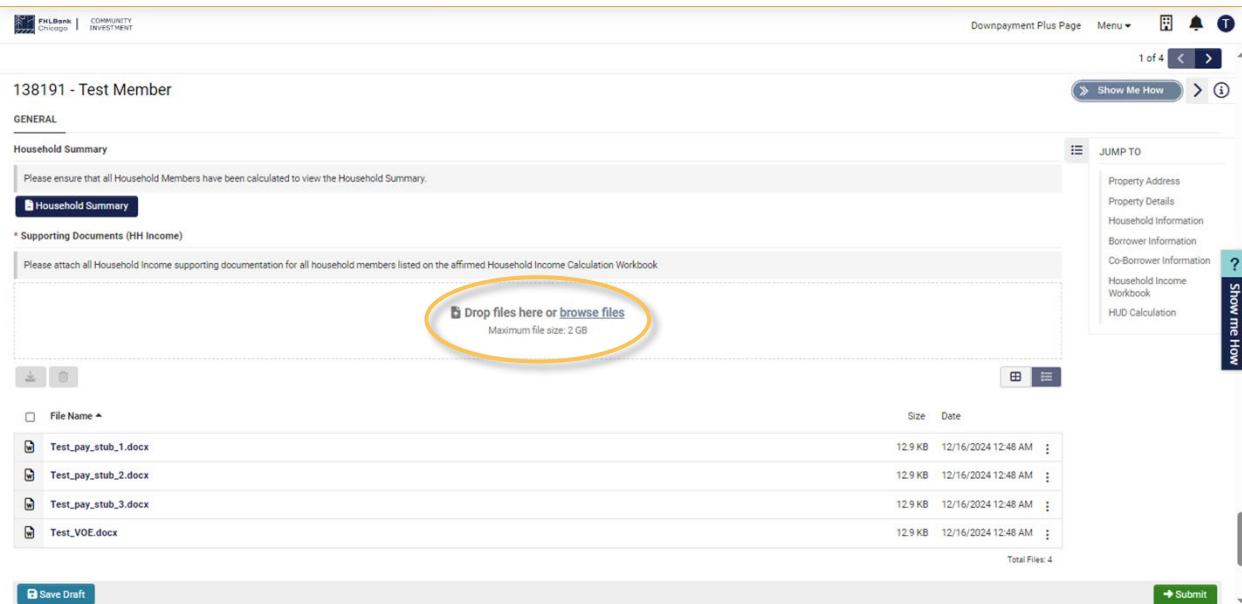
x. The household member and their total calculated income should now be listed under **Household Member**. Verify that the household member's status is listed as "Calculated."

**Tip:** If a household member's status is listed as "Pending," select the household member to reopen their information page, click **Calculate**, and close the window to return to the main reservation screen.



The screenshot shows the 'Household Income Workbook' page for reservation 138191. It lists a household member (Jane Smith, Borrower, 05/07/1995, 29, Calculated Income \$74,353.50, Status Calculated). Three yellow arrows point to the 'Calculated' status, the 'Calculated Income' value, and the 'Status' column header. The page also includes fields for Enrollment Date (12/02/2024), Number of Household Members (4), and Total Income (\$74,353.50).

- y. Repeat steps 4c-x to add additional household members.
- z. In the **Supporting Documents** field, upload all necessary supporting documents included in the **Household Income Calculation**, including pay stubs, VOEs, and any other income documentation for all household members 18 years and older. *Note that multiple files can be uploaded to this field, so supporting documents may be uploaded as combined files or separately.*



138191 - Test Member

GENERAL

Household Summary

Please ensure that all Household Members have been calculated to view the Household Summary.

**Household Summary**

\* Supporting Documents (HH Income)

Please attach all Household Income supporting documentation for all household members listed on the affirmed Household Income Calculation Workbook

**Drop files here or browse files**  
Maximum file size: 2 GB

| File Name            | Size    | Date                |
|----------------------|---------|---------------------|
| Test_pay_stub_1.docx | 12.9 KB | 12/16/2024 12:48 AM |
| Test_pay_stub_2.docx | 12.9 KB | 12/16/2024 12:48 AM |
| Test_pay_stub_3.docx | 12.9 KB | 12/16/2024 12:48 AM |
| Test_VOE.docx        | 12.9 KB | 12/16/2024 12:48 AM |

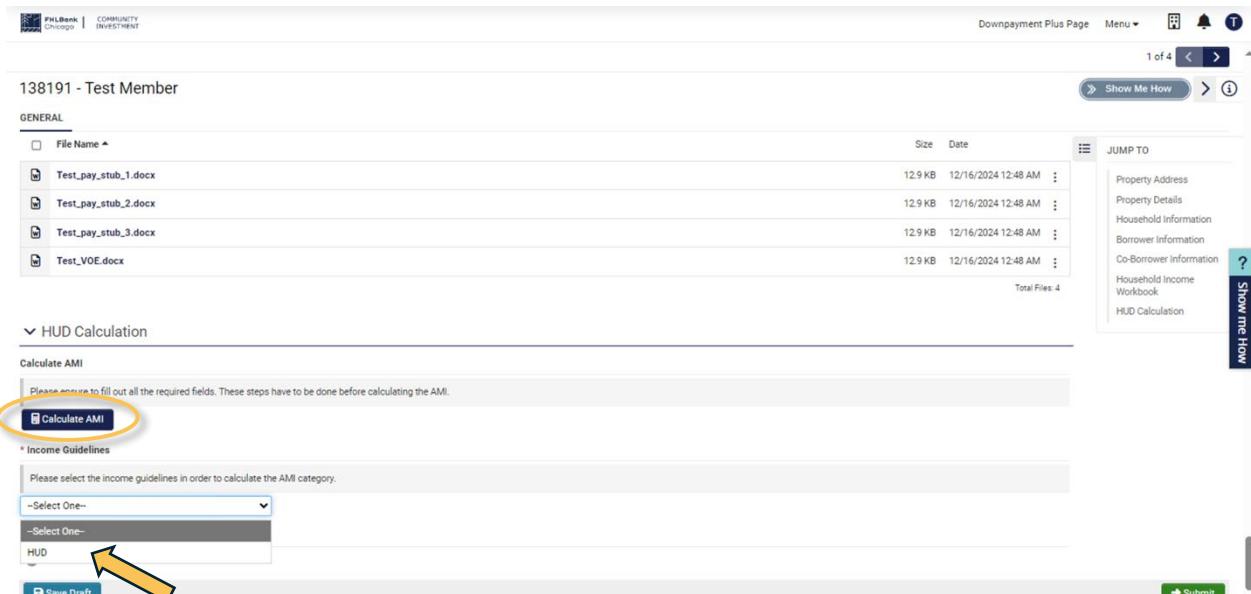
Total Files: 4

**Save Draft** **Submit**

5. Finally, complete the **HUD Calculation** section. Please note that this section should only be filled out after all other sections are complete (including **Household Income Calculation** information for every household member).
  - a. Under **Income Guidelines**, choose **HUD** from the dropdown menu.
  - b. Click the **Calculate AMI** button.
  - c. The household AMI will be displayed under **AMI Category**.

**Tip:** If the AMI Category appears to be incorrect, check that the correct address information is shown under **Property Address** and that all household members' incomes are displayed under **Household Income Calculation**.

6. Once all information has been entered, click **Submit**.



138191 - Test Member

GENERAL

File Name ▲

|                      | Size    | Date                |
|----------------------|---------|---------------------|
| Test_pay_stub_1.docx | 12.9 KB | 12/16/2024 12:48 AM |
| Test_pay_stub_2.docx | 12.9 KB | 12/16/2024 12:48 AM |
| Test_pay_stub_3.docx | 12.9 KB | 12/16/2024 12:48 AM |
| Test_VOE.docx        | 12.9 KB | 12/16/2024 12:48 AM |

Total Files: 4

HUD Calculation

Calculate AMI

Please ensure to fill out all the required fields. These steps have to be done before calculating the AMI.

**Calculate AMI**

\* Income Guidelines

Please select the income guidelines in order to calculate the AMI category.

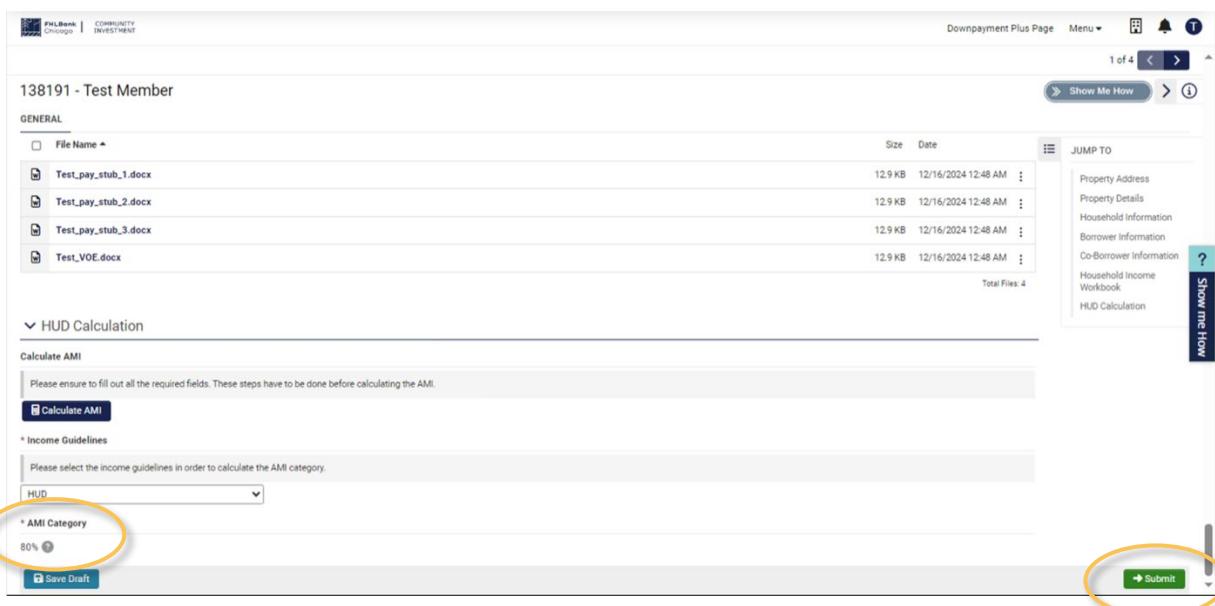
—Select One—

—Select One—

HUD

Save Draft

Submit



138191 - Test Member

GENERAL

File Name ▲

|                      | Size    | Date                |
|----------------------|---------|---------------------|
| Test_pay_stub_1.docx | 12.9 KB | 12/16/2024 12:48 AM |
| Test_pay_stub_2.docx | 12.9 KB | 12/16/2024 12:48 AM |
| Test_pay_stub_3.docx | 12.9 KB | 12/16/2024 12:48 AM |
| Test_VOE.docx        | 12.9 KB | 12/16/2024 12:48 AM |

Total Files: 4

HUD Calculation

Calculate AMI

Please ensure to fill out all the required fields. These steps have to be done before calculating the AMI.

**Calculate AMI**

\* Income Guidelines

Please select the income guidelines in order to calculate the AMI category.

HUD

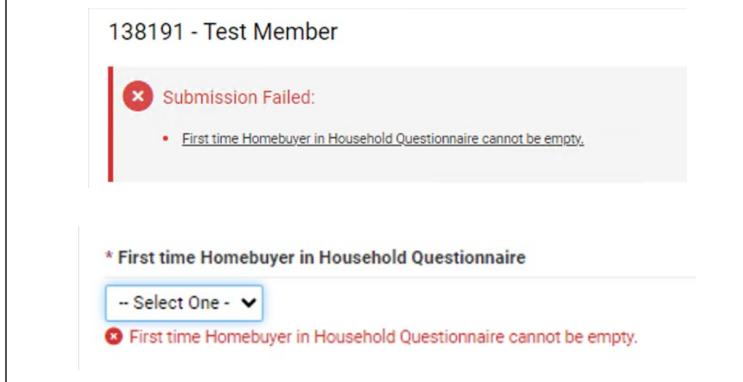
\* AMI Category

80%

Save Draft

Submit

**Tip:** If a “Submission Failed” message appears at the top of the page, a list of fields with errors or missing information will be provided below it. Click the links to navigate directly to these fields, or scroll down the page to find fields marked with red error messages. Enter the requested information/corrections and click the **Submit** button again.



138191 - Test Member

**Submission Failed:**

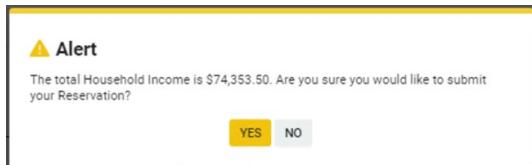
- First time Homebuyer in Household Questionnaire cannot be empty.

\* First time Homebuyer in Household Questionnaire

-- Select One -

**First time Homebuyer in Household Questionnaire cannot be empty.**

7. A confirmation alert will appear, with an income projection for your review. Click **Yes** to confirm that you want to complete the reservation request.



8. No further action is needed at this time. You will be notified when the request has been approved or if any clarifications are required. In the **Open Reservations** section of your DPP Online homepage, you'll see that the status for the request has changed to “Reservation Request Submitted.”

# Disbursements

## Need help?

- For a step-by-step video guide to the DPP Online disbursement request process, watch the “How to Request a Disbursement” video [found here](#).
- For on-screen guidance, click the **WalkMe “Show Me How”** widget on the right side of your screen. This will open a menu of guidance options based on your institution’s DPP Program Agreement status and your role in DPP Online. Choose a task and the system will walk you through it step-by-step.
- If you require further assistance, contact us at [dpp@fhlbc.com](mailto:dpp@fhlbc.com) or 312-565-5824, Option 1.

**Tip:** Before initiating a disbursement request, make sure you have the following documentation ready:

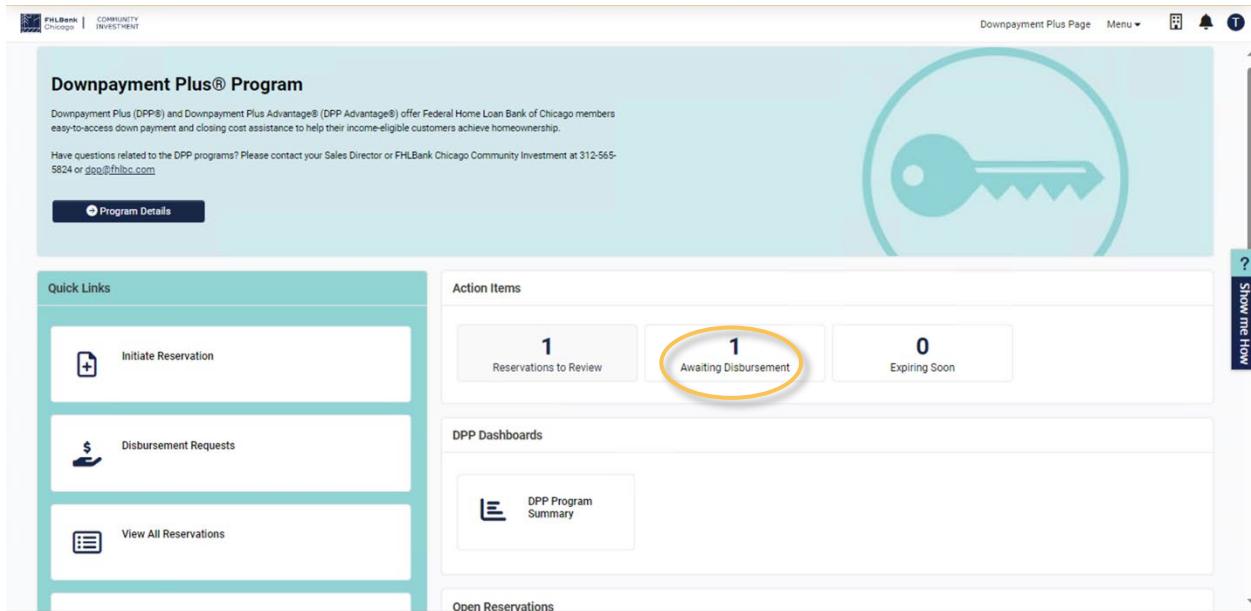
- Final closing disclosure
- Underwriting approval
- Certificates of completion for homebuyer education *and* counseling

Please note that homebuyer education must be provided by a HUD-approved counseling agency *or* an online provider approved by FHLBank Chicago (currently Framework, eHome America, Fannie Mae HomeView, or Freddie Mac CreditSmart). Homebuyer counseling must be provided by a HUD-approved counseling agency. For more information, visit <https://www.fhlbc.com/community-investment/downpayment-plus-programs/dpp-homebuyer-education>.

## Initiate a Disbursement Request

1. Log in to eBanking and click the **DPP Online** link to view your DPP Online homepage.

2. Under **Action Items**, choose **Awaiting Disbursement** to see a list of your institution's approved DPP reservations that are awaiting disbursement requests. Select the desired reservation.

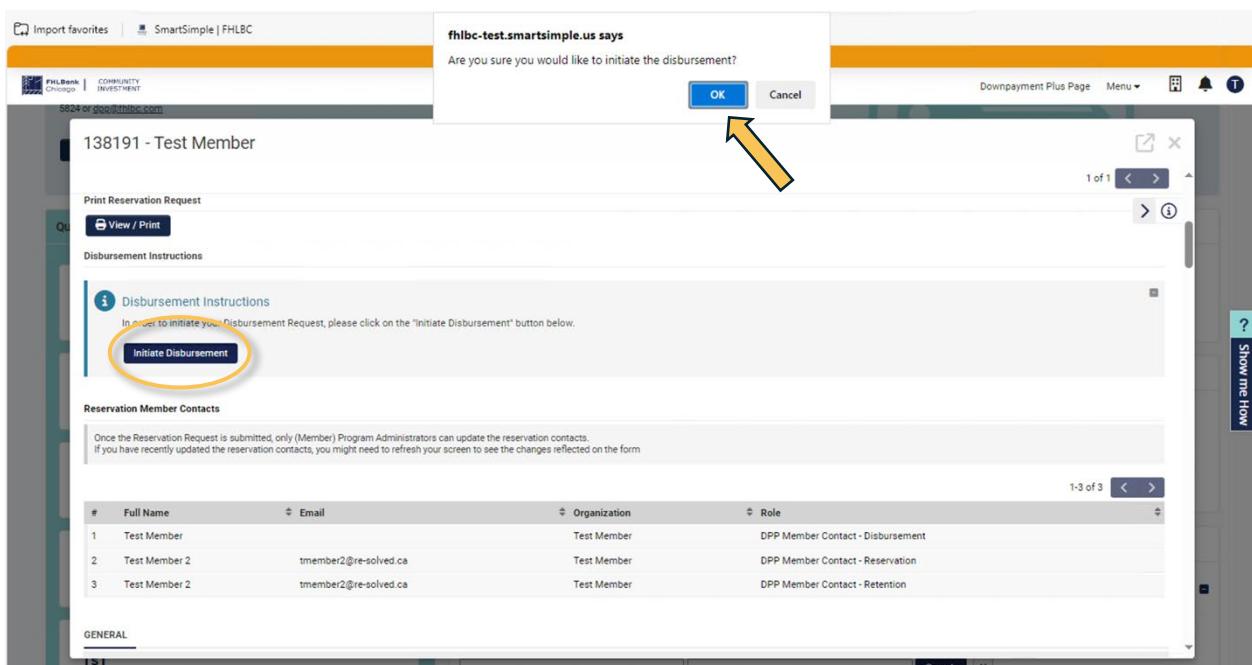


The screenshot shows the Downpayment Plus® Program interface. At the top, there is a header with the FHLBank Chicago logo and the text 'COMMUNITY INVESTMENT'. On the right side of the header are links for 'Downpayment Plus Page' and 'Menu'. Below the header is a large teal key icon with the text 'Downpayment Plus® Program' and a brief description of the program's purpose. On the left, there is a 'Quick Links' sidebar with three items: 'Initiate Reservation', 'Disbursement Requests', and 'View All Reservations'. On the right, there is a 'Action Items' section with three boxes: '1 Reservations to Review', '1 Awaiting Disbursement' (which is circled in orange), and '0 Expiring Soon'. Below this is a 'DPP Dashboards' section with a 'DPP Program Summary' box. At the bottom of the page is a 'Show me how' button.

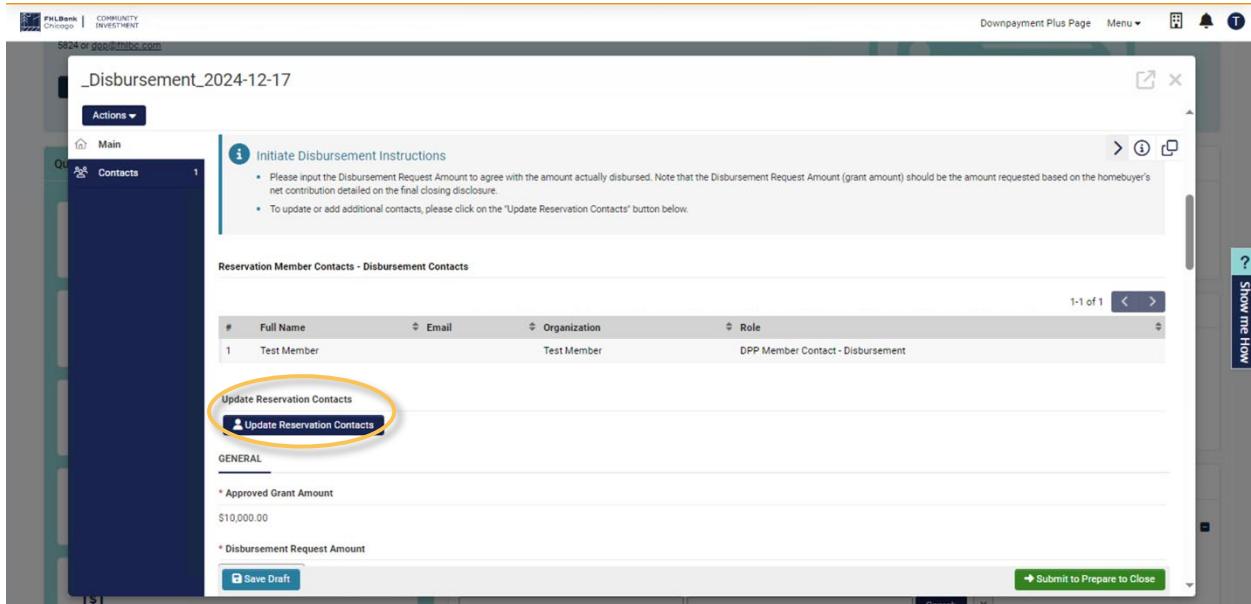
3. From the reservation page, scroll down to the **Disbursement Instructions** box and click **Initiate Disbursement**.
4. A confirmation alert will appear. Choose **OK** to confirm that you'd like to initiate the disbursement.

**Tip:** A disbursement can only be initiated once per reservation. After a disbursement has been initiated, the **Initiate Disbursement** button changes to **View Disbursement**.

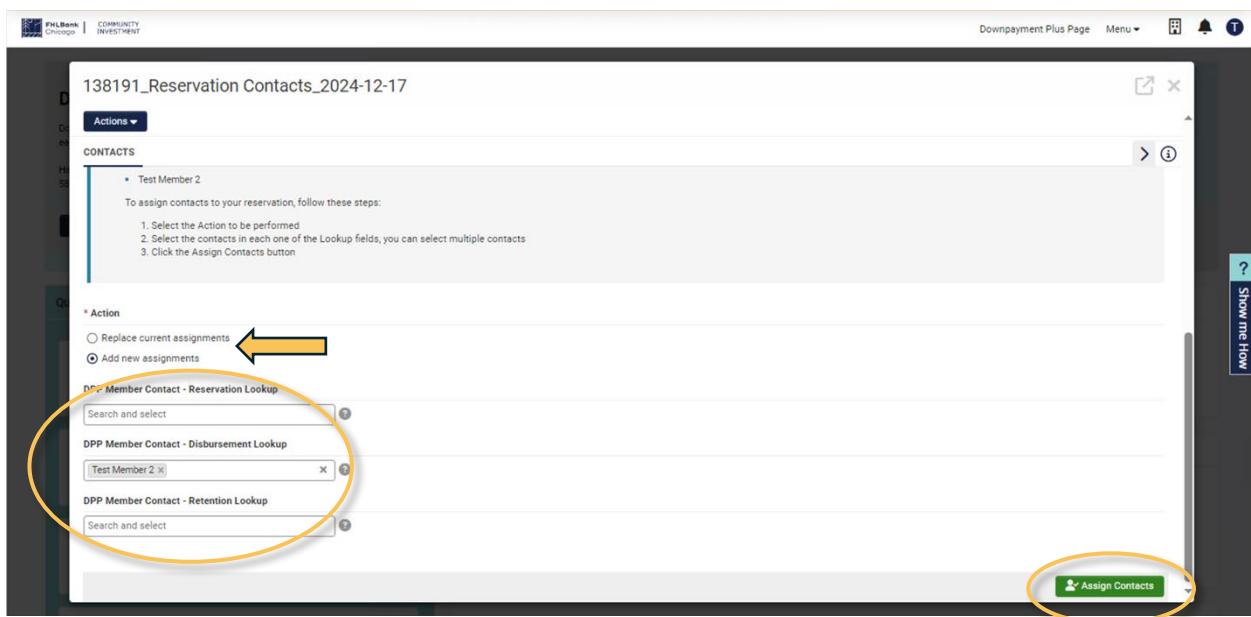
To return to a previously initiated disbursement from your DPP Online homepage, a) click **Awaiting Disbursement** under **Action Items** or b) click **Disbursement Requests** under **Quick Links**.



5. If you need to add contacts from your organization to access the disbursement, click **Update Reservation Contacts**.
  - a. A new window will open. Click the **Proceed** button in the bottom-right corner.
  - b. You'll see a list of the current contacts assigned to this reservation and their roles. Below that list, under **Action**, choose whether you'd like to replace an existing assignment or add a new one.
  - c. From the dropdown menu for the role(s) you're assigning, choose which contact you'd like to add. If you'd like to assign a contact for disbursement, for example, choose a member under **DPP Member Contact—Disbursement Lookup**.
  - d. Click the **Assign Contacts** button at the bottom-right corner of the screen.
  - e. A confirmation alert will appear. Choose **Yes** to confirm that you'd like to update the reservation contacts.
  - f. Close the window to return to the disbursement page. You may need to refresh the page to see the updated list of contacts.



The screenshot shows the 'Disbursement\_2024-12-17' page. At the top, there is an 'Initiate Disbursement Instructions' box with instructions to agree with the amount disbursed and update contacts. Below it is a table titled 'Reservation Member Contacts - Disbursement Contacts' showing one contact: 'Test Member' with role 'DPP Member Contact - Disbursement'. At the bottom, there is a section for 'Update Reservation Contacts' with a 'Proceed' button. The 'Proceed' button is highlighted with a yellow circle.

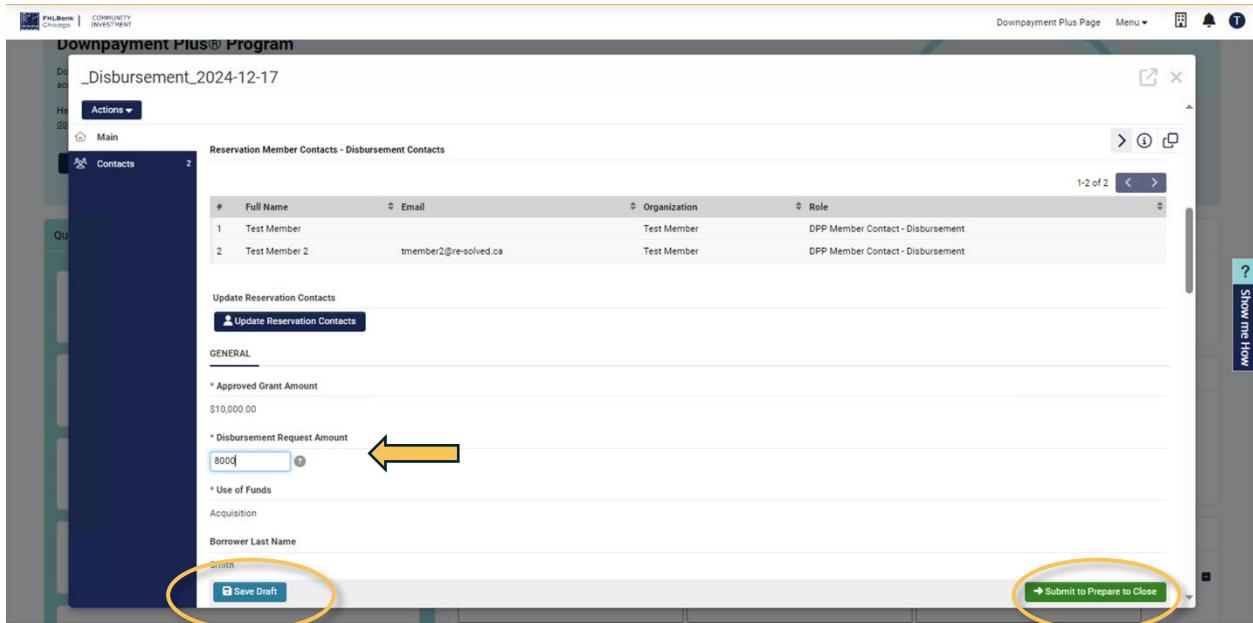


The screenshot shows the '138191\_Reservation Contacts\_2024-12-17' page. It has a 'CONTACTS' section with a note to assign contacts to the reservation. Below it is an 'Action' section with radio buttons for 'Replace current assignments' and 'Add new assignments'. The 'Add new assignments' button is highlighted with a yellow arrow. Below the action section is a 'DPP Member Contact - Reservation Lookup' section with a search field containing 'Test Member 2'. At the bottom right is a 'Assign Contacts' button, which is highlighted with a yellow circle.

6. Fill in the **Disbursement Request Amount**.

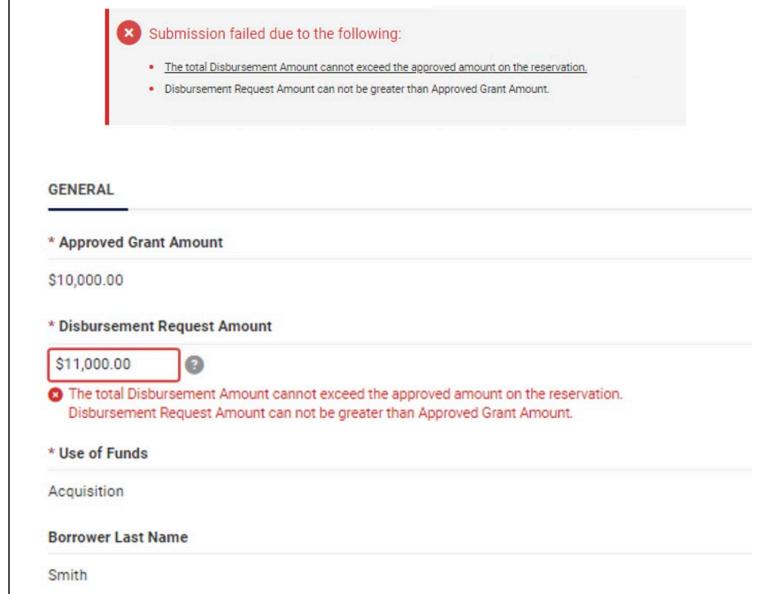
**Tip:** The amount requested for disbursement cannot exceed the Approved Grant Amount shown in the field above. Remember that the grant may be decreased from the amount requested in the reservation, but it may not be increased.

7. Either click **Save Draft** to complete the request later or, if you're finished, click **Submit to Prepare to Close**.



The screenshot shows the 'Downpayment Plus® Program' application interface. The main window title is 'Disbursement\_2024-12-17'. The 'Actions' dropdown is open, showing 'Main' and 'Contacts'. The 'Contacts' tab is selected, showing a table of 'Reservation Member Contacts - Disbursement Contacts' with two entries: 'Test Member' and 'Test Member 2'. Below the contacts, there is a section for 'Update Reservation Contacts' with a 'Update Reservation Contacts' button. The 'GENERAL' section contains fields for 'Approved Grant Amount' (\$10,000.00) and 'Disbursement Request Amount' (800). An orange arrow points to the 'Disbursement Request Amount' field. At the bottom of the page, there are two buttons: 'Save Draft' (circled in orange) and 'Submit to Prepare to Close' (circled in orange).

**Tip:** If a “Submission Failed” message appears at the top of the page, a list of fields with errors or missing information will be provided below it. Click the links to navigate directly to these fields, or scroll down the page to find fields marked with red error messages. Enter the requested information/corrections and click the **Submit to Prepare to Close** button again.



The screenshot shows a disbursement request form with the following fields and errors:

- GENERAL**
- \* Approved Grant Amount**: \$10,000.00
- \* Disbursement Request Amount**: \$11,000.00 (highlighted in red)
- Submission failed due to the following:**
  - The total Disbursement Amount cannot exceed the approved amount on the reservation.
  - Disbursement Request Amount can not be greater than Approved Grant Amount.
- \* Use of Funds**: Acquisition
- Borrower Last Name**: Smith

8. A confirmation alert will appear. Choose **Yes** to confirm submission of the disbursement request and proceed to the **Prepare to Close** stage.
9. You will be returned to the disbursement request page, and the status of the request will now be “Prepare to Close.” Please note that the disbursement request must still be completed and submitted for review. At this point, you can proceed directly to the **Prepare to Close** stage or return later.

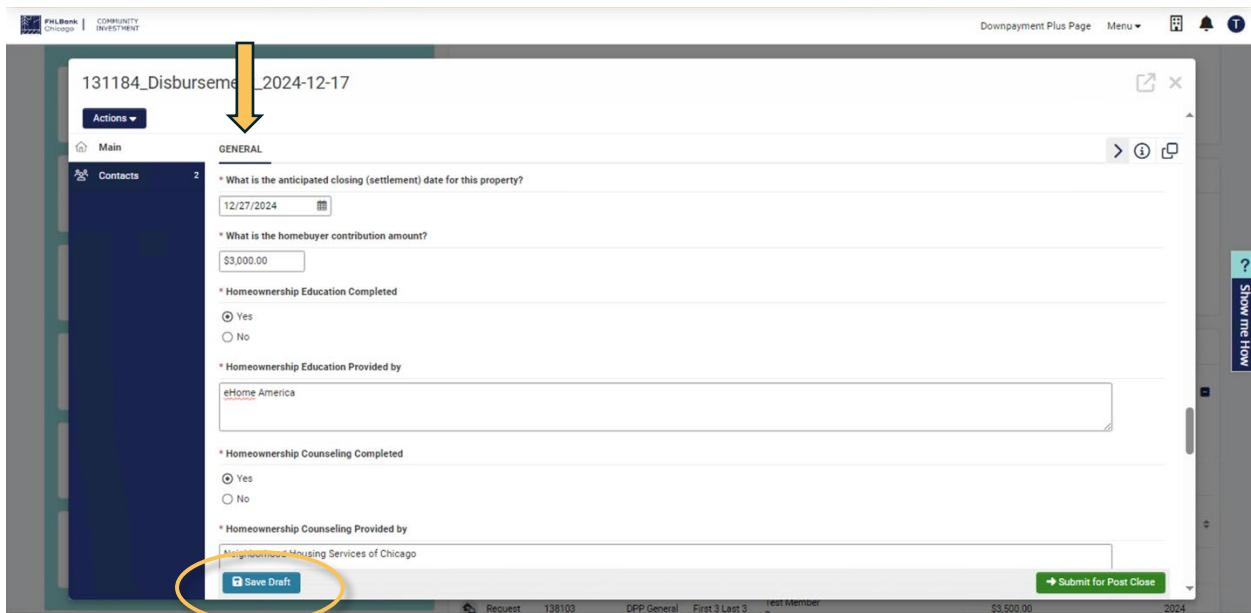
## Prepare to Close

**Tip:** The **Prepare to Close** stage must be completed prior to the actual closing.

1. To return to a previously initiated disbursement request:
  - a. Log in to eBanking and click the **DPP Online** link to view your DPP Online homepage.
  - b. Click **Awaiting Disbursement** (under **Action Items**) and select the desired reservation.
  - c. On the reservation page, scroll down to the **Disbursement Instructions** section and click **View Disbursement**.
2. On the disbursement request page, *first* scroll down to the **General** section of the form and enter/verify the disbursement amount and other closing details (including all required fields, which are marked with an asterisk).

**Tip:** Before downloading the **Certificate of Borrower Eligibility** (CBE) and **FHA Documentation** files at the top of the page, it is necessary to first fill out and save the rest of the form below, since some fields in these documents are populated based on what is entered in the form.

3. When all information is entered, click **Save Draft** at the bottom-left corner of the screen.

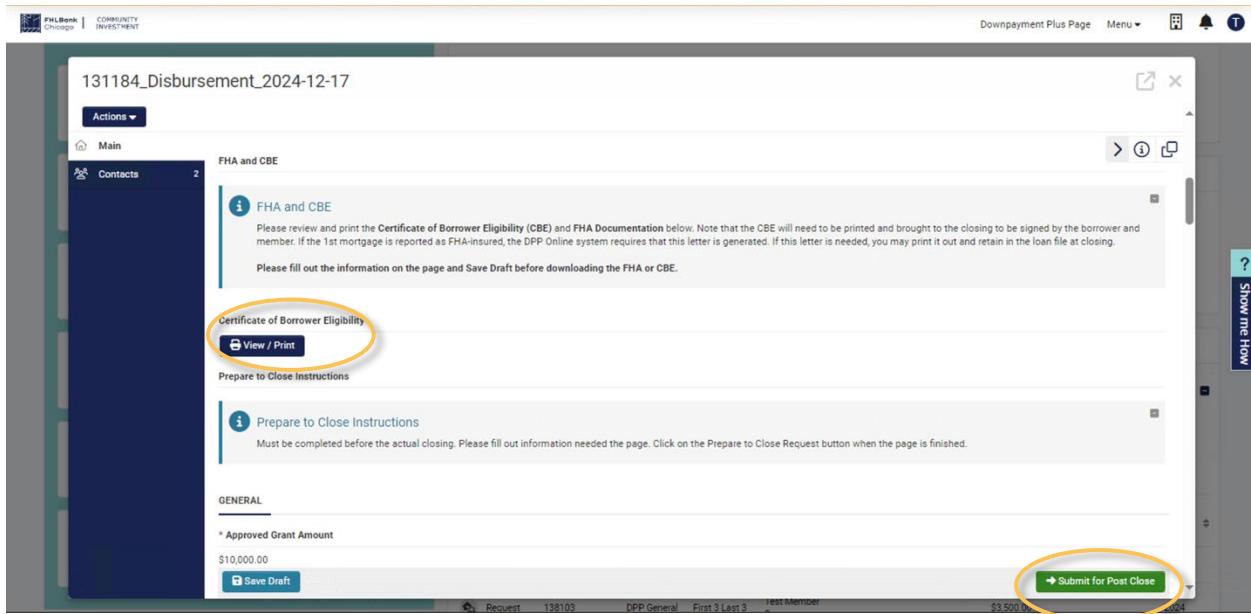


4. Scroll back up to the **FHA and CBE** section and click **View/Print** under **Certificate of Borrower Eligibility** to generate the CBE. On the page that opens, click **Export as PDF** to download a copy of the CBE to save and print. If necessary, you can also generate and download an FHA letter.

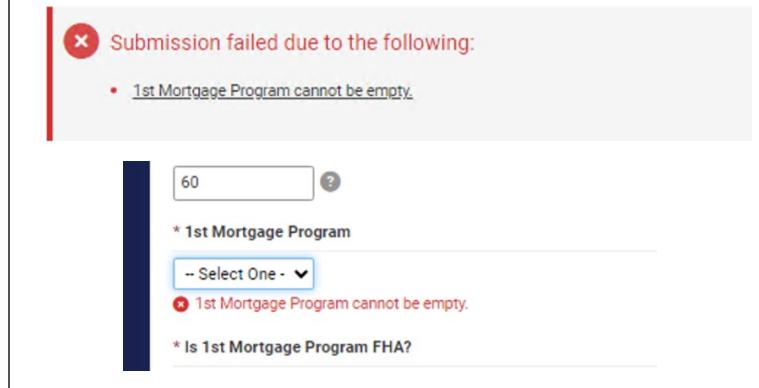
**Tip:** Note that the CBE must be printed out and brought to closing to be signed by the borrower and member organization.

If the first mortgage is reported as FHA-insured, the FHA letter will be generated. However, HUD may only require this letter if DPP funds are used to fund the borrower's Minimum Required Investment (MRI). If this letter is needed, you may print it out and retain it in the loan file at closing.

5. When finished, click **Submit for Post Close** at the bottom-right corner of the screen.



**Tip:** If a “Submission Failed” message appears at the top of the page, a list of fields with errors or missing information will be provided below it. Click the links to navigate directly to these fields, or scroll down the page to find fields marked with red error messages. Enter the requested information/corrections and click the **Submit for Post Close** button again.

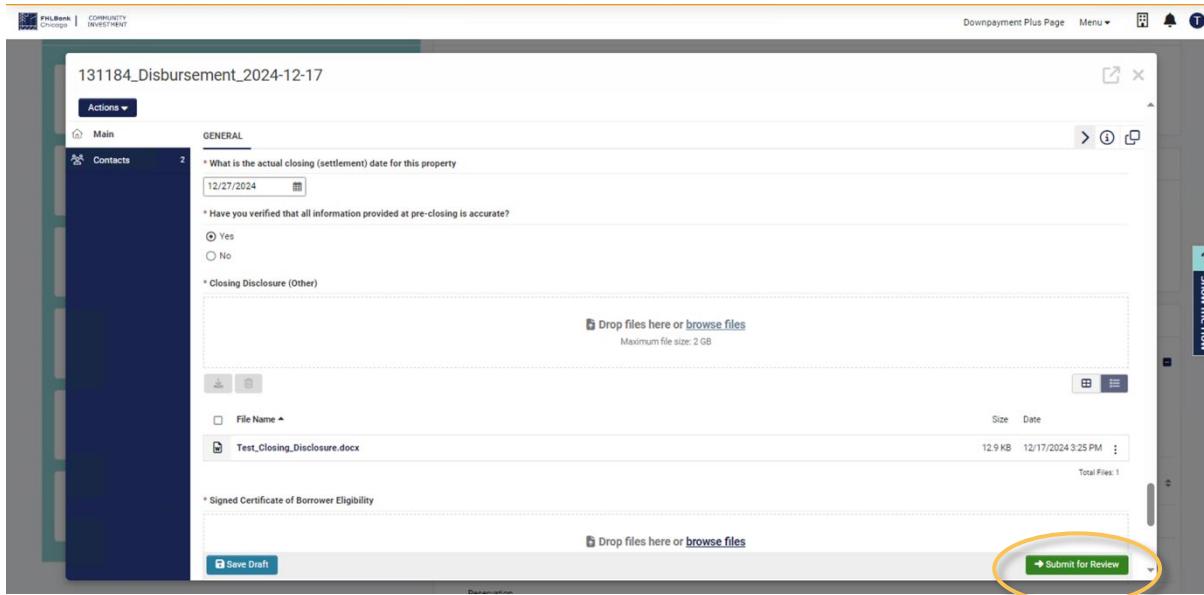


The screenshot shows a web form with a red error message box at the top. The message says: "Submission failed due to the following:" followed by a bullet point: "1st Mortgage Program cannot be empty." Below the message box is a form field with the value "60" and a question mark icon. The next field is labeled "1st Mortgage Program" with a red asterisk, and a dropdown menu is open with the placeholder "Select One". A red error message "1st Mortgage Program cannot be empty." is displayed next to the dropdown. The final field is labeled "Is 1st Mortgage Program FHA?" with a red asterisk.

6. A confirmation alert will appear. Choose **Yes** to confirm submission of the disbursement request and proceed to the **Post Close** stage.
7. You will be returned to the disbursement request page, and the status of the request will now be “Post Close.” Please note that the disbursement request must still be completed and submitted for review. At this point, you can proceed directly to the **Post Close** stage or return later.

## Post Close

8. To return to a previously initiated disbursement request:
  - a. Log in to eBanking and click the **DPP Online** link to view your DPP Online homepage.
  - b. Click **Awaiting Disbursement** (under **Action Items**) and select the desired reservation.
  - c. On the reservation page, scroll down to the **Disbursement Instructions** section and click **View Disbursement**.
9. Check all previously entered details on the form and correct as needed.
10. Toward the bottom of the form, fill in the actual closing date, confirm that all information provided at pre-closing is accurate, and upload the following documents in their corresponding fields: a final closing disclosure or settlement statement, the signed Certificate of Borrower Eligibility, the executed retention agreement, and homebuyer education and counseling certificates.
11. In the **Miscellaneous Documentation** field at the bottom of the form, upload any other required documents:
  - If the total debt-to-income ratio is over 45%, upload the AUS (automated underwriting system) approval or underwriter's written explanation of loan affordability.
  - If the DPP subsidy will be used for home repair or rehabilitation, upload the **Rehab/Repair Worksheet** (Scope of Work and Member Certification, available in the [DPP Program Guide](#)), the property inspection reports, and any applicable receipts.
  - Other documentation may be required on a case-by-case basis.
12. Once all fields are completed and all necessary documents have been uploaded, click **Submit for Review** at the bottom-right corner of the page.



The screenshot shows a web-based application for managing DPP disbursements. The main page title is '131184\_Disbursement\_2024-12-17'. The left sidebar has 'Actions' and 'Main' buttons, and a 'Contacts' section with a '2' notification. The main content area is divided into sections: 'GENERAL' (with fields for actual closing date and verification of pre-closing info), 'Closing Disclosure (Other)' (with a file upload field containing 'Test\_Closing\_Disclosure.docx'), and 'Signed Certificate of Borrower Eligibility' (with a file upload field). At the bottom right of the form, there is a green button with a right-pointing arrow and the text 'Submit for Review', which is circled in yellow.

**Tip:** If a “Submission Failed” message appears at the top of the page, a list of fields with errors or missing information will be provided below it. Click the links to navigate directly to these fields, or scroll down the page to find fields marked with red error messages. Enter the requested information/corrections and click the **Submit for Review** button again.

The screenshot shows a web form with a red error message box. The message says: "Submission failed due to the following:" followed by a bullet point: "Homebuyer Education and Counseling Certificate (s) must contain at least 1 file". Below this, there is a field labeled "Homebuyer Education and Counseling Certificate (s)" with a red border. Further down, another message says: "Homebuyer Education and Counseling Certificate (s) must contain at least 1 file". At the bottom, there is a section labeled "Miscellaneous Documentation" with a dashed border.

13. A confirmation alert will appear. Choose **Yes** to confirm that you want to submit the disbursement request for review.
14. A message will appear to confirm that your disbursement request has been successfully submitted, and the reservation’s status will now be listed as “Disbursement Request Submitted.” No further action is needed at this time. You will be notified when the disbursement request has been approved or if any clarifications are required.

# Repayments

## Need help?

- For a step-by-step video guide to the repayment request process, watch the "How to Submit a Repayment" video [found here](#).
- For on-screen guidance, click the **WalkMe "Show Me How"** widget on the right side of your screen. This will open a menu of guidance options based on your institution's DPP Program Agreement status and your role in DPP Online. Choose a process and the system will walk you through it step-by-step.
- If you require further assistance, contact us at [dpp@fhlbc.com](mailto:dpp@fhlbc.com) or 312-565-5824, Option 1.

If a borrower's home is sold or refinanced during the five-year retention period, a pro rata share of the DPP grant may need to be repaid. If a transaction or lien release request occurs during the retention period, a repayment request will need to be created in DPP Online, whether or not repayment is due.

- Log in to eBanking and click the **DPP Online** link to view your DPP Online homepage. Scroll down to the **Open Reservations** section.
- Find the reservation by searching under the name of the borrower, the name of the Member Contact who created the reservation, or the year of the reservation. Select the reservation to begin.

**Tip:** For a repayment to be created in DPP Online, the reservation's status must be "Reservation in Retention."

| STATUS                                    | RESERVATION ID | PROGRAM TYPE | BORROWER NAME    | MEMBER CONTACT | PROPOSED SETTLEMENT DATE | RESERVATION SUBMITTED DATE | RESERVATION AMOUNT | DISBURSEMENT SUBMITTED DATE | ROUND YEAR |
|---|----------------|--------------|------------------|----------------|--------------------------|----------------------------|--------------------|-----------------------------|------------|
| Reservation in Retention                  | 138191         |              | Jane Smith       | Test Member 2  | 12/27/2024 01:33 AM      | 12/16/2024 01:33 AM        | \$10,000.00        | 12/17/2024 03:34 PM         | 2024       |
| Reservation Request Pending               | 138103         | DPP General  | First 3 Last 3   | Test Member 2  |                          |                            | \$3,500.00         |                             | 2024       |
| Reservation Request Withdrawn             | 138192         |              | Jane Smith       | Test Member 2  |                          |                            | \$10,000.00        |                             | 2024       |
| Reservation Request Clarification Pending | 138107         | DPP General  | No Member Test 1 | Test Member    | 11/13/2024 10:29 AM      | 11/01/2024 10:29 AM        | \$5,300.00         | 11/01/2024 10:45 AM         | 2024       |

3. On the reservation page, scroll down to the **Repayment Instructions** field. Instructions will vary depending on retention dates or repayment status. In some cases, you may be instructed to contact FHLBank Chicago for assistance. Otherwise, a **View/Initiate Repayment Request** button will appear. Click it.

138191 - Test Member

**Repayment Instructions**  
There is a Repayment that has not yet been submitted yet. Click on the button below to view or initiate the Repayment request.

**View/Initiate Repayment Request**

**Reservation Member Contacts**  
Once the Reservation Request is submitted, only (Member) Program Administrators can update the reservation contacts. If you have recently updated the reservation contacts, you might need to refresh your screen to see the changes reflected on the form.

| # | Full Name     | Email                 | Organization | Role                              |
|---|---------------|-----------------------|--------------|-----------------------------------|
| 1 | Test Member   |                       | Test Member  | DPP Member Contact - Disbursement |
| 2 | Test Member 2 | tmember2@re-solved.ca | Test Member  | DPP Member Contact - Reservation  |
| 3 | Test Member 2 | tmember2@re-solved.ca | Test Member  | DPP Member Contact - Retention    |
| 4 | Test Member 2 | tmember2@re-solved.ca | Test Member  | DPP Member Contact - Disbursement |

**GENERAL**

Grant Amount  
\$10,000.00

Use of Funds  
Acquisition

**JUMP TO**  
Property Address  
Property Details  
Household Information

4. On the repayment request page, scroll down to the **Disbursement Repayment Is Associated With** dropdown menu and select the disbursement number.
5. Select the property address under the **Select a Site Associated with the Selected Disbursement Amount** dropdown menu.
6. Click the **Initiate Repayment** button in the bottom-right corner of the screen.

Repayment\_2024-12-17

138191

Repayment ID  
102216

Initiate Repayment

**Initiate Repayment**  
To initiate your Repayment, please click on 'Initiate Repayment' button below.

\* Disbursement Repayment Is Associated With  
Disbursement #131184

\* Select A Site Associated With The Selected Disbursement Amount  
-Select One-  
-Select One-  
Not Applicable  
433 West Van Buren St. - Jane Smith - Cook County

Borrower First Name  
Jane

Borrower Middle Name

**Initiate Repayment**

## 7. Complete the **Repayment Worksheet**.

### Need help?

- A step-by-step video guide to the **Repayment Worksheet** is [available here](#).
- For on-screen guidance, click the **WalkMe "Show Me How"** widget on the right side of your screen. This will open a menu of guidance options based on your institution's DPP Program Agreement status and your role in DPP Online. Choose a process and the system will walk you through it step-by-step.
- If you require further assistance, contact us at [dpp@fhilbc.com](mailto:dpp@fhilbc.com) or 312-565-5824, Option 1.

### Prepare to Complete the Worksheet

- a. Scroll down to the **Repayment Worksheet** section. *Before completing the worksheet, fill in the **Pay Off Date** and **Transaction Category** fields. (If the transaction category—the reason for the repayment—is “Sale,” a **Sales Price Limits** field will appear. Click **View** for information that will be used on the **Repayment Worksheet** if the proxy method is applicable.)*
- b. Click the **Save Draft** button in the lower-left corner of the screen.

**Tip:** The **Pay Off Date** and **Transaction Category** fields must be filled in and the **Save Draft** button must be clicked before the **Repayment Worksheet** can be completed.

- c. In the **Repayment Worksheet** field below the **Transaction Category** menu, click **Edit** to begin filling out the worksheet, which will open in another window.

102216\_Repayment\_2024-12-17

REPAYMENT WORKSHEET

Original Settlement/Closing Date on Grant

12/27/2024

\* Pay Off Date

The repayment worksheet can not be submitted, if the pay off date is future dated.

12/17/2024

Repayment Worksheet Instructions

Repayment Worksheet Instructions

Please make sure you have input a Payoff Date and saved by clicking on the "Save Draft" button below before you continue with the Repayment Worksheet.

\* Transaction Category

Sale

Sales Price Limits

View

\* Repayment Worksheet

Ed

\* Closing Disclosure or Settlement Statement from the Sale

Save Draft

Cancel

Submit Repayment

Show me How

**Tip:** Carefully read instructions in each section of the worksheet to determine if a section is applicable.

Some fields will be automatically populated from the main repayment form and will not be editable. Non-editable fields can be identified by their gray background color.

## Step 1. Dates

d. Enter the **Original Closing Date** and the **Payoff Date**. These dates will be used to automatically calculate the **Months Forgiven**.

## Step 2. Unforgiven Amount

e. The **Unforgiven Amount** fields are calculated automatically and are not editable. If the unforgiven grant amount is less than \$2,500, it will default to zero and no additional action is needed on this worksheet. If this is the case, click **Save** at the bottom of the page to close the worksheet and return to the main repayment form. If the unforgiven amount is \$2,500 or more, continue filling out the form.

Step 1. Dates

Original Settlement/Closing Date on AHP/DPP Grant: 12/27/2022

Payoff Date: 12/17/2024

Months Forgiven: 23.00

Number of Months Forgiven Divided by 60 Months: 0.38

Step 2. Unforgiven Amount

Original AHP/DPP Grant Amount: \$8,000.00

Forgiven Grant Amount [Number of full months in the property / 60 months] x Grant Amount: \$3,066.67

Unforgiven Grant Amount. If result <= 2,500, default to Zero. Then Save and Stop: \$4,933.33

Step 3. Proxy Method - Sale Only

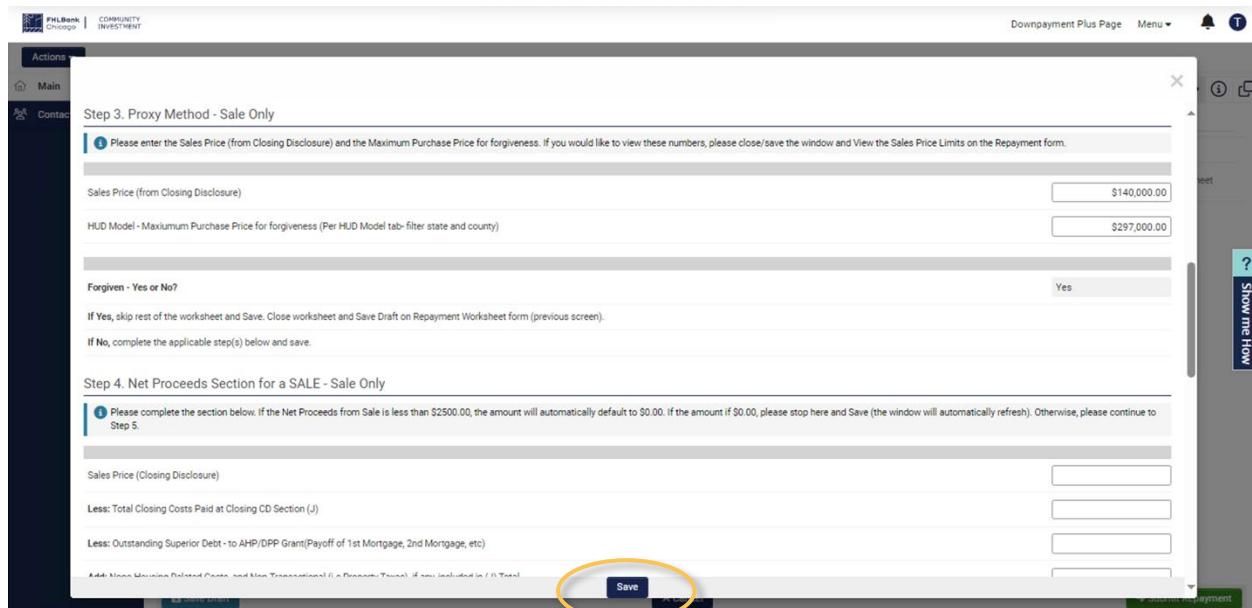
Save

### Step 3. Transaction Category-Specific Information

- f. The information required in this section will depend on the reason for the repayment, previously selected in the **Transaction Category** field of the repayment form. Fill in the requested information.
- g. Based on the information provided, an amount will be automatically calculated and displayed in a field at the bottom of the page. If the amount is less than \$2,500, the repayment amount will default to zero and no additional action is needed on this worksheet. If this is the case, click **Save** at the bottom of the page to close the worksheet and return to the main repayment form. If the unforgiven amount is \$2,500 or more, continue filling out the form.

### Remaining Sections

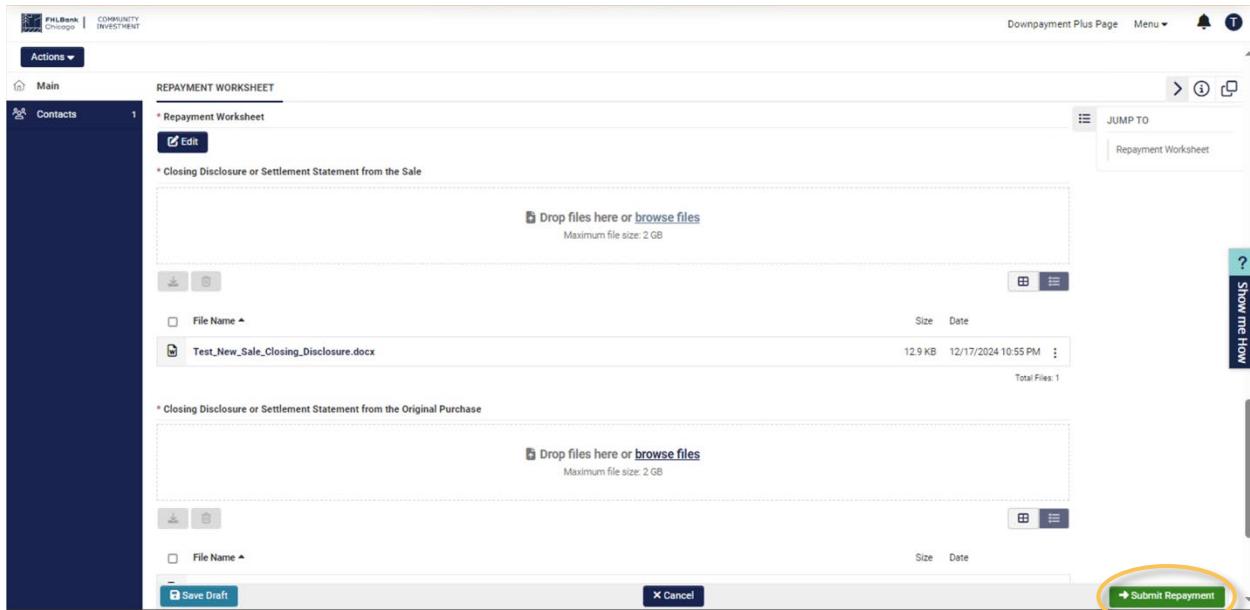
- h. Complete any other applicable sections of the **Repayment Worksheet**, providing all required information. When you are finished, click **Save** at the bottom of the page.



The screenshot shows a software application window for FHLBank Chicago Community Investment. The main content area displays two sections: 'Step 3. Proxy Method - Sale Only' and 'Step 4. Net Proceeds Section for a SALE - Sale Only'. Both sections contain input fields for Sales Price, HUD Model Maximum Purchase Price, and Forgiven status. Step 4 includes fields for Sales Price, Total Closing Costs, and Outstanding Superior Debt. A 'Save' button is located at the bottom of Step 4. A yellow circle highlights the 'Save' button, indicating it is the next step to take.

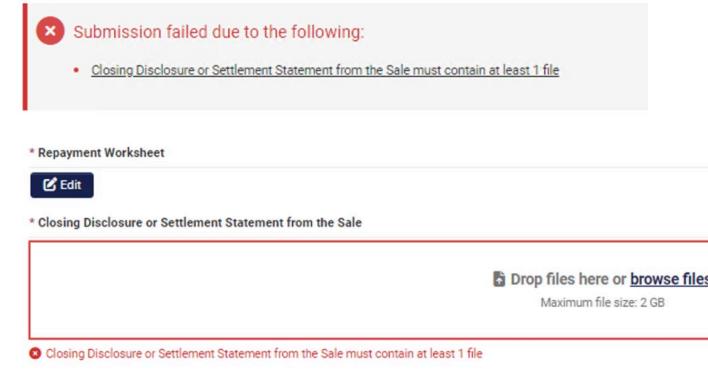
- i. The **Repayment Worksheet** will automatically close and you will be returned to the repayment form, which will be updated to reflect the information you've entered on the worksheet.

8. In the repayment form, upload all appropriate supporting documents based on the transaction category.
9. Once the repayment form is complete, click the **Submit Repayment** button at the bottom of the page.



The screenshot shows the 'REPAYMENT WORKSHEET' page. At the top, there is a file upload section for 'Closing Disclosure or Settlement Statement from the Sale' with a maximum file size of 2 GB. A file named 'Test\_New\_Sale\_Closing\_Disclosure.docx' is listed with a size of 12.9 KB and a date of 12/17/2024 10:55 PM. Below this is another file upload section for 'Closing Disclosure or Settlement Statement from the Original Purchase'. At the bottom of the page, there is a 'Save Draft' button and a 'Submit Repayment' button, which is highlighted with a yellow circle.

**Tip:** If a "Submission Failed" message appears at the top of the page, a list of fields with errors or missing information will be provided below it. Click the links to navigate directly to these fields, or scroll down the page to find fields marked with red error messages. Enter the requested information/corrections and click the **Submit Repayment** button again.



The screenshot shows the 'REPAYMENT WORKSHEET' page. A red error message box is displayed, stating 'Submission failed due to the following:' with a single item: 'Closing Disclosure or Settlement Statement from the Sale must contain at least 1 file'. Below this is the same file upload section as the main screenshot, but with a red error message at the bottom: 'Closing Disclosure or Settlement Statement from the Sale must contain at least 1 file'.

10. A confirmation alert will appear. Choose **Yes** to confirm that you want to submit the repayment.

11. A new page will open to notify you that the repayment has been successfully submitted and is under review. Click the **Return to Homepage** button.
12. From your homepage, you will now be able to view your repayment if you click **Repayment** in the **Quick Links** menu and then choose the **Submitted** category in the repayments list. The status of the repayment will be "Pending Review."
13. No further action is needed at this time. You will be notified once your request has been processed or if any clarifications are required.

# Annotations (Clarification Requests)

## Need help?

- For a step-by-step video guide to **Annotation Mode** and the clarification process, watch the “How to Use Annotations” video [found here](#).
- For on-screen guidance, click the **WalkMe “Show Me How”** widget on the right side of your screen. This will open a menu of guidance options based on your institution’s DPP Program Agreement status and your role in DPP Online. Choose a process and the system will walk you through it step-by-step.
- If you require further assistance, contact us at [dpp@fhlbc.com](mailto:dpp@fhlbc.com) or 312-565-5824, Option 1.

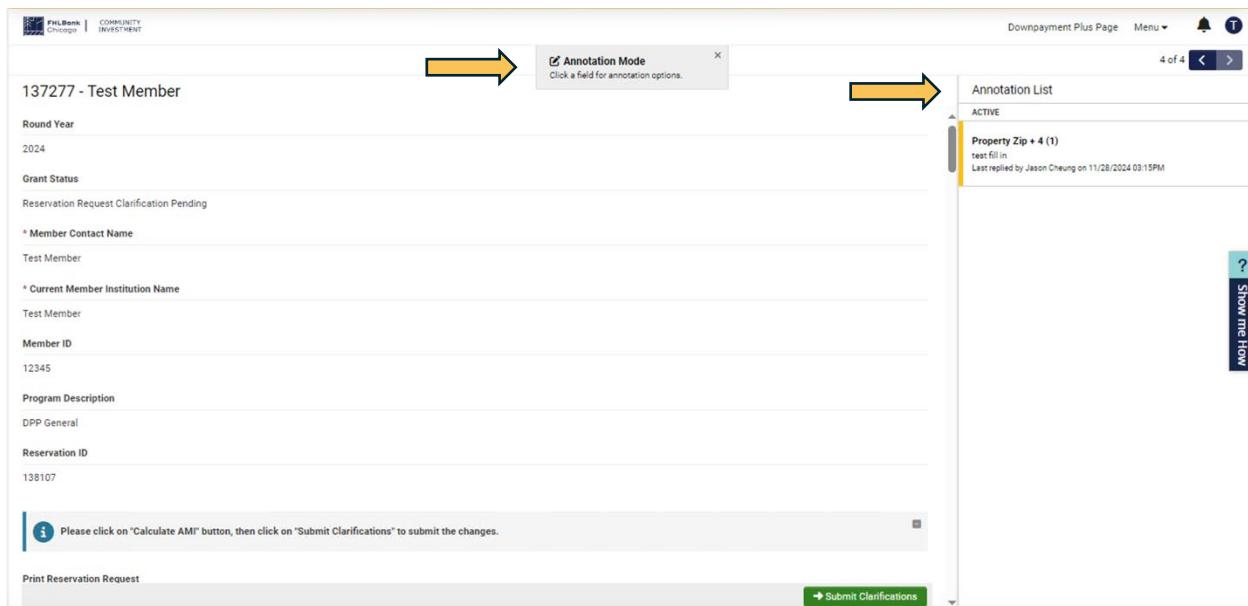
DPP staff may have questions or need additional information to complete their review of your institution’s reservation, disbursement, or repayment requests. In this case, the Member Contact will receive an email notification and the record’s status will change to read “Clarification Pending.” Follow the steps below to provide the requested information or clarification.

1. Log in to eBanking and click the **DPP Online** link to view your DPP Online homepage.

2. Navigate to the record with clarifications pending. At the top of the record screen, you will see a gray box indicating that **Annotation Mode** is turned on, which is the default when clarifications are required.

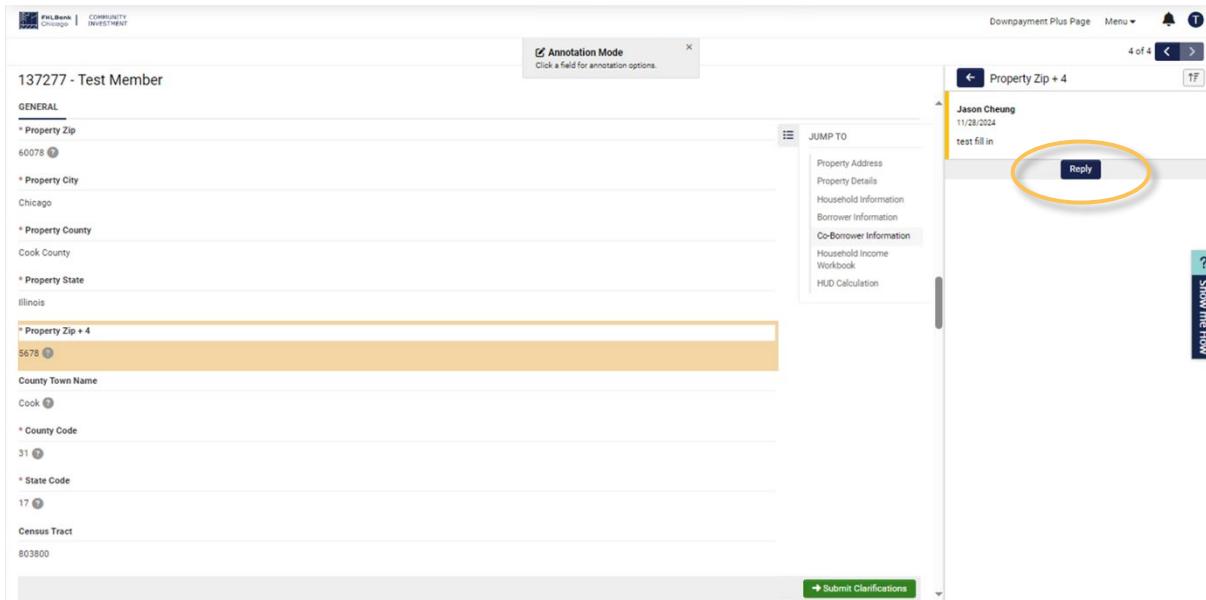
**Tip:** You can close **Annotation Mode** by clicking on the X in that box, but please note that you will be unable to supply the required clarifications or resubmit your request unless **Annotation Mode** is turned on. To reopen **Annotation Mode**, click the  icon in the top-right corner of the screen.

3. You will see a list of annotations on the right side of the screen. Click an annotation to be taken to the field that requires additional information or clarification, or scroll down the form and click any highlighted fields to view annotations for those fields.



The screenshot shows a web-based application for managing community investment requests. The top navigation bar includes the FHLBank Chicago logo, a search bar, and links for 'Downpayment Plus Page', 'Menu', and 'Help'. The main content area displays a form for a 'Test Member' with various fields: 'Round Year' (2024), 'Grant Status' (Reservation Request Clarification Pending), 'Member Contact Name' (Test Member), 'Current Member Institution Name' (Test Member), 'Member ID' (12345), 'Program Description' (DPP General), and 'Reservation ID' (138107). A note at the bottom of the form area says: 'Please click on "Calculate AMI" button, then click on "Submit Clarifications" to submit the changes.' To the right of the form, a modal window titled 'Annotation Mode' is open, containing the text: 'Annotation Mode' and 'Click a field for annotation options.' Below the modal is the 'Annotation List' sidebar, which is currently active. The sidebar shows a single entry: 'Property Zip + 4 (1)' with a note 'test fill in' and a timestamp 'Last replied by Jason Cheung on 11/28/2024 09:15PM'. A vertical sidebar on the right features a 'Show me How' button. The bottom right corner of the page has a 'Submit Clarifications' button.

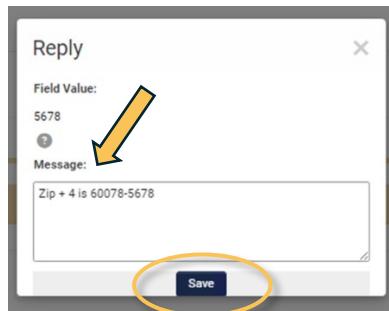
4. To provide the necessary clarification, click the **Reply** button below the annotation.



The screenshot shows the 'Downpayment Plus Page' interface. At the top, there is a header with the FILBank Chicago logo and 'COMMUNITY INVESTMENT'. Below the header, a modal window titled 'Annotation Mode' is open, with the sub-instruction 'Click a field for annotation options.' A yellow box highlights the 'Property Zip + 4' field, which contains the value '5678'. To the right of the main form, a sidebar titled 'JUMP TO' lists various sections: Property Address, Property Details, Household Information, Borrower Information, Co-Borrower Information, Household Income Workbook, and HUD Calculation. A yellow circle highlights the 'Reply' button in a secondary window titled 'Property Zip + 4'.

5. A reply window will open. Provide an explanation in the field provided and, if appropriate, edit the information in the field.

6. Click the **Save** button at the bottom of the reply window.



7. After reviewing and replying to all annotations, click **Submit Clarifications** at the bottom-right corner of the screen.

**Tip:** Be sure to click **Submit Clarifications** so the DPP review process can resume.

If the button is not visible, make sure **Annotation Mode** is turned on.

8. A confirmation alert will appear. Choose **Yes** to confirm that you want to submit the clarifications.
9. A new window will open to confirm that you've successfully submitted your clarifications, and the status of the record will change to read "Clarification Submitted." No further action is needed at this time. You will be notified when your request is approved or if further clarifications are required.

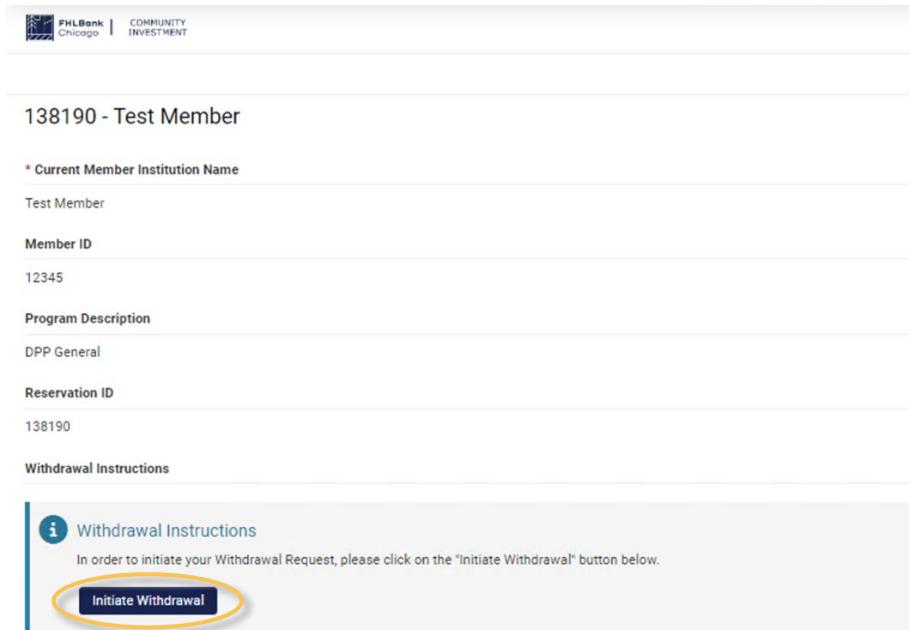
# Withdrawal Requests

## Need help?

- For on-screen guidance, click the **WalkMe “Show Me How”** widget on the right side of your screen. This will open a menu of guidance options based on your institution’s DPP Program Agreement status and your role in DPP Online. Choose a process and the system will walk you through it step-by-step.
- If you require further assistance, contact us at [dpp@fhlbc.com](mailto:dpp@fhlbc.com) or 312-565-5824, Option 1.

If it becomes clear that the closing will be cancelled for the household or property, the DPP reservation must be withdrawn.

1. On the reservation page, scroll down to the **Withdrawal Instructions** section and click the **Initiate Withdrawal** button.



FHLBank Chicago | COMMUNITY INVESTMENT

138190 - Test Member

\* Current Member Institution Name  
Test Member

Member ID  
12345

Program Description  
DPP General

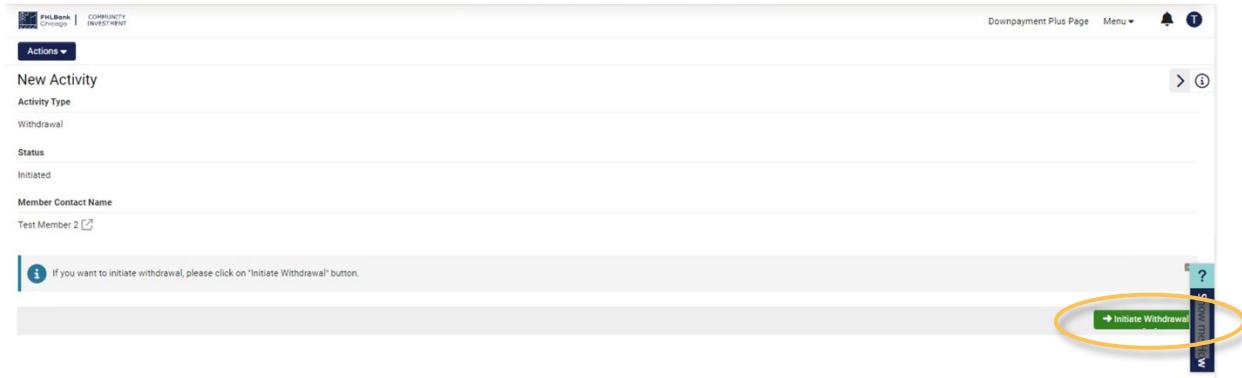
Reservation ID  
138190

Withdrawal Instructions

**Withdrawal Instructions**  
In order to initiate your Withdrawal Request, please click on the "Initiate Withdrawal" button below.

**Initiate Withdrawal**

2. A confirmation alert will appear. Click **OK** to confirm that you'd like to initiate the withdrawal.
3. On the **New Activity** page, click the **Initiate Withdrawal** button in the bottom-right corner of the screen.



4. On the **Withdrawal** page, scroll down to the **Withdrawal Summary** section and select an option from the **Reason for Withdrawal** dropdown menu.

**Tip:** If none of the options is correct, choose "Free Form Text" and an **Explain Reason for Withdrawal** dialogue box will open where you can type an explanation.

▼ Withdrawal Summary

Member Requested Withdrawal?  
Yes

\* Reason for Withdrawal

Explain Reason for Withdrawal

Source of Release Reserve / Withdrawal  
Member

5. Click the **Submit Withdrawal** button at the bottom-right corner of the screen.



The screenshot shows the 'Withdrawal Summary' page in the FolioLine software. At the top, there are fields for 'Co-Borrower First Name' and 'Co-Borrower Middle Name'. Below these are sections for 'Requested Reservation Amount' (\$10,000.00), 'Reservation Hold Amount' (\$10,000.00), and 'Approved Disbursement Amount' (\$10,000.00). A table titled 'Pending Disbursements' is shown with columns for 'Disbursement', 'Status', and 'Grant Amount'. The 'Status' column for the single row is 'PENDING'. Below this is a section titled 'Withdrawal Summary' with a dropdown menu for 'Member Requested Withdrawal?' set to 'Yes'. The 'Reason for Withdrawal' dropdown is open, showing 'Loan Denial' as the selected option. At the bottom of the page is a 'Save Draft' button and a green 'Submit Withdrawal' button, which is circled in green with a yellow arrow pointing to it from the left.

6. A confirmation alert will appear. Choose **Yes** to confirm that you want to submit the withdrawal.

7. A confirmation will appear to notify you that the withdrawal is complete. The reservation and any disbursements and allocations will be withdrawn, and the reservation amount will go back to the fund.

# Status Descriptions

## Reservation Requests

### Reservation Request Pending

A reservation request has been initiated but not yet submitted. You may save your progress on the reservation request and return to complete the work at a later time/date.

### Reservation Request Submitted

The reservation has been submitted and is now available for FHLBank Chicago to review and approve. You are no longer able to edit the reservation request.

### Reservation Request Under Review

The request is under review by FHLBank Chicago.

### Reservation Request Clarification Pending

FHLBank Chicago has requested clarification of one or more fields in the reservation request form. You can only edit those fields.

### Reservation Request Clarification Submitted

The clarification has been submitted, returning the reservation request to FHLBank Chicago. You cannot edit the clarification once submitted.

### Approved

The request has been reviewed, and FHLBank Chicago has determined the participant is eligible for a reservation.

### Denied

The request has been reviewed, and FHLBank Chicago has determined the participant is *not* eligible for a reservation.

### Reservation Request Withdrawn

The member institution has withdrawn the reservation request.

### Reservation in Retention

The DPP subsidy has been disbursed, and the five-year retention period for this reservation has begun.

### Expired

The length of time for grant reservation has passed. Reservations in this status are no longer eligible for reimbursement.

## Disbursement Requests

### Disbursement Request Pending

A disbursement request has been initiated but not yet submitted. You may save your progress on the disbursement request and return to complete the work at a later time/date.

### Prepare to Close

The disbursement request has been submitted for the Prepare to Close stage. The request must still be completed and submitted for review.

### Post-Close

The disbursement request has been submitted for the Post Close stage. The request must still be completed and submitted for review.

### Disbursement Request Submitted

The request has been completed and submitted for FHLBank Chicago to review and approve. You are no longer able to edit the disbursement request.

### Disbursement Request Under Review

The request is under review by FHLBank Chicago.

### Disbursement Request Clarification Pending

FHLBank Chicago has requested clarification of one or more fields in the disbursement request form. You can only edit those fields.

### Disbursement Request Clarification Submitted

The clarification has been submitted, returning the disbursement request to FHLBank Chicago. You cannot edit the clarification once submitted.

### Disbursement Request Approved

The request has been reviewed by FHLBank Chicago and been determined an eligible disbursement. Funds will be deposited into the member's FHLBank Chicago Demand Deposit Account.

### Disbursement Request Rejected

The request has been reviewed by FHLBank Chicago and been determined *not* eligible for reimbursement.

## Repayment Requests

### Pending Review

The repayment request is awaiting review by FHLBank Chicago.

### Under Review

The repayment request is under review by FHLBank Chicago.

### Clarification Pending

FHLBank Chicago has requested clarification of one or more fields in the repayment request form. You can only edit those fields.