



FHLBank
Chicago

DPP Online: Guide for Members 2025

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New in 2025

FHLBank Chicago has introduced several enhancements to the DownPayment Plus® (DPP®) and DownPayment Plus Advantage® (DPP Advantage®) programs, as well as the DPP Online platform, for 2025.

Redesigned DPP Online Platform

DPP Online has a new look and added features to provide additional guidance and convenience for member institutions.

- The new **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 new **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 now 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 now upload multiple files per field in DPP Online—no need to combine documentation into a single file before uploading.

New DPP Administrator Role

DPP Online users can now be assigned to one of two roles—DPP Analyst or DPP Program Administrator. The new 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

New Member Contact—Retention Role

In addition to the existing Reservation and Disbursement roles, Member Contacts can now 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](#).
- *New in 2025:* 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 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 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.

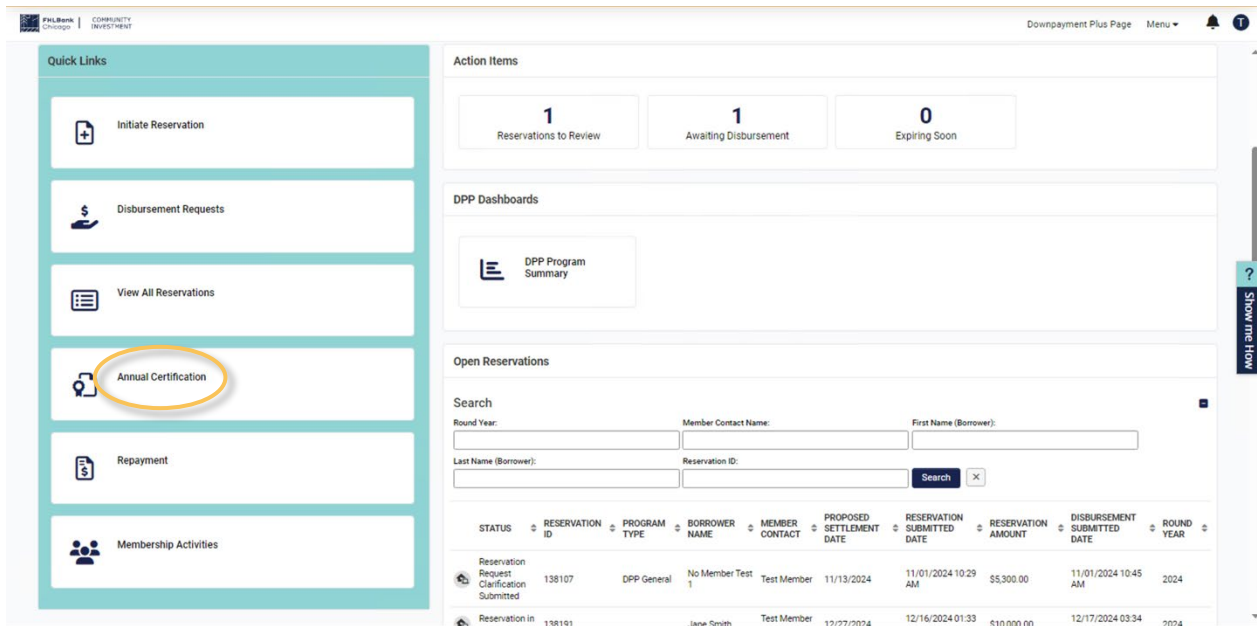
Please note: The DPP Program Agreement is evergreen and does *not* need to be signed on an annual basis. Also, there is no separate agreement for DPP Advantage—the same agreement covers both programs.

Annual Certification

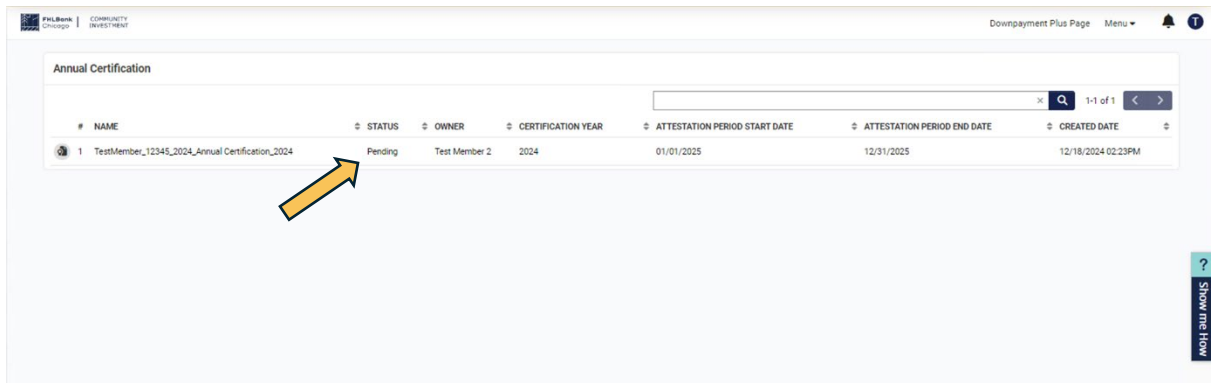
Before making any DPP fund reservations for the current program year, member institutions that provided DPP funds in the previous year and/or have DPP grants within the five-year retention period are required to submit an Annual Certification. This document certifies that the responsible member institution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



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.



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.

The screenshot shows the 'DPP ANNUAL CERTIFICATION' form for 'TestMember_12345_2024_Annual Certification_2024'. The form includes sections for 'Attestation Period Start Date' (01/01/2025), 'Attestation Period End Date' (12/31/2025), and 'DPP Retention Portfolio'. The 'Certification' section is expanded, showing a dropdown menu with options: 'Certification', 'Originated', and 'Service/Monitored'. Below this, there are two sections: 'Have Complied?' and 'Originated', each with a 'Yes' dropdown option. At the bottom, there are 'Save Draft' and 'Submit' buttons.

This screenshot shows the same form as above, but with the 'Certification' section expanded further. The 'Certification' dropdown is now set to 'Certification', and a checkbox labeled 'I certify that the information I have provided is accurate.' is checked. Below this is the 'Optional Supporting Documentation' section, which includes a file upload area with the text 'Drop files here or browse files' and 'Maximum file size: 2 GB'. At the bottom right, the 'Submit' button is circled in orange, indicating it should be clicked. A yellow arrow points to the 'Certification' dropdown menu.

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.

New in 2025: 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 fhbc.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 displays the DPP Online interface. On the left, a 'Quick Links' sidebar contains several options: 'Initiate Reservation', 'Disbursement Requests', 'View All Reservations', 'Annual Certification', 'Repayment', and 'Membership Activities'. The 'Membership Activities' link is circled in orange. The main content area includes 'Action Items' with three cards: '1 Reservations to Review', '1 Awaiting Disbursement', and '0 Expiring Soon'. Below this is a 'DPP Dashboards' section with a 'DPP Program Summary' card. The 'Open Reservations' section features a search form with fields for Round Year, Member Contact Name, First Name (Borrower), Last Name (Borrower), and Reservation ID, along with a 'Search' button. A table of reservations is visible at the bottom.

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	Test Member	11/13/2024	11/01/2024 10:29 AM	\$5,300.00	11/01/2024 10:45 AM	2024
Reservation in	138191		Jace Smith	Test Member	12/22/2024	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 form titled "TestM...er__2024_Marketing Contacts_2024". At the top left, there is a logo for "FHLBank Chicago" and "COMMUNITY DEVELOPMENT". The page header includes "Downpayment Plus Page" and a "Menu" dropdown. A yellow arrow points to the "Opt Out" checkbox, which is currently unchecked. Below this is a "DETAILS" section with two expandable parts: "Contact 1 Details" and "Contact 2 Details". The "Contact 1 Details" section contains several input fields: "Contact Name #1" (filled with "John Watson"), "City" (filled with "Chicago"), "State" (a dropdown menu showing "Illinois"), "Zip Code" (filled with "6123-4567"), and "Phone" (filled with "(312)123-4567"). The "Contact 2 Details" section is currently collapsed. At the bottom left, there is a "Save Draft" button. At the bottom right, there is a green "Submit" button, which is circled in yellow. A vertical sidebar on the right side of the form contains a "JUMP TO" menu with options for "Contact 1 Details" and "Contact 2 Details", and a "Show me how" button.

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](#).
- *New in 2025:* 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 or 312-565-5824, Option 1.

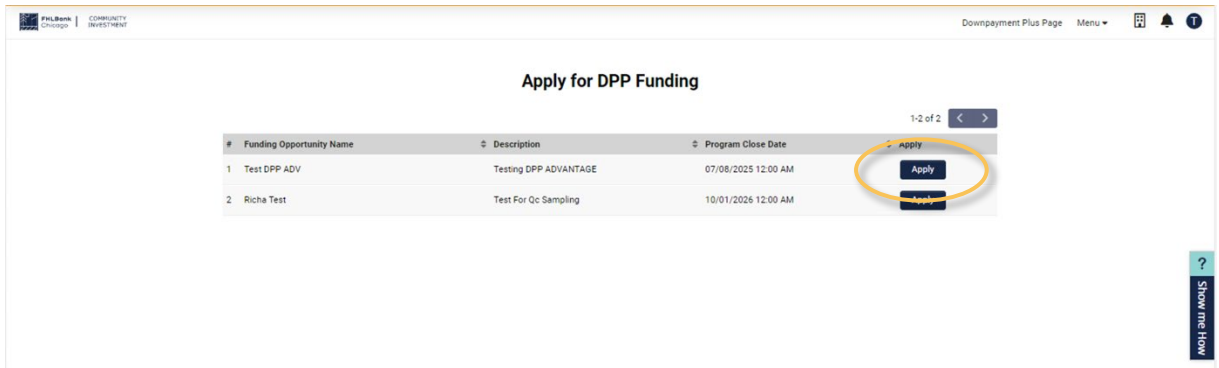
Initiate a Reservation

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

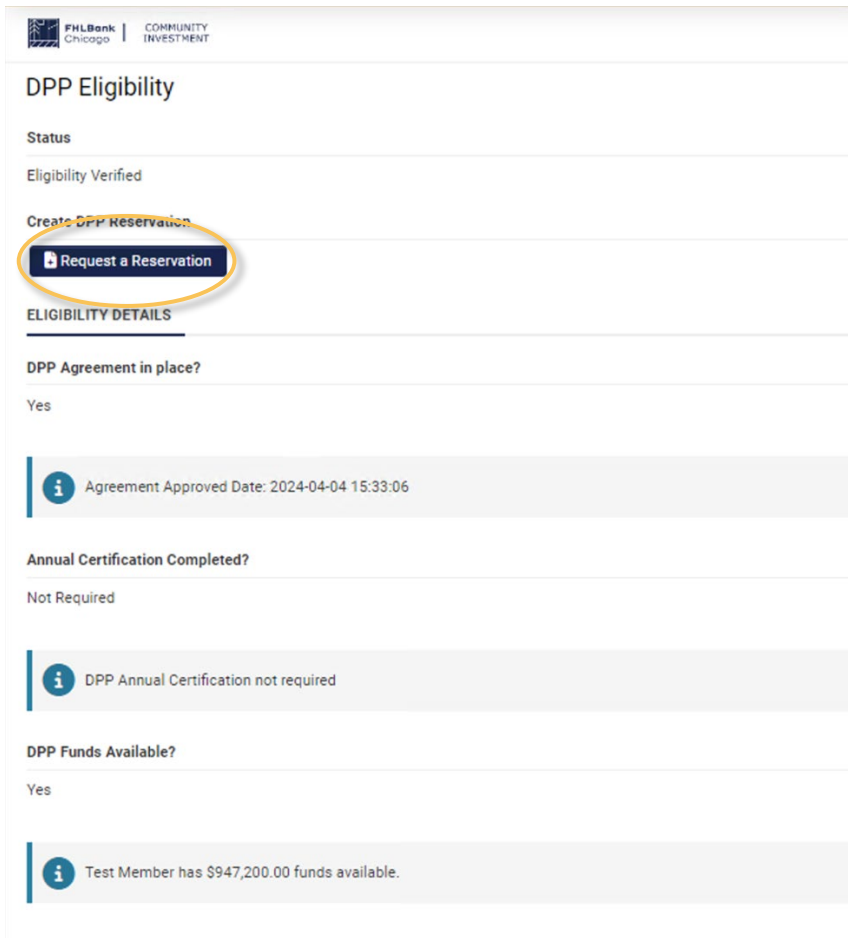
The screenshot shows the DPP Online interface. On the left, the 'Quick Links' menu is visible, with 'Initiate Reservation' highlighted by a yellow circle. The main content area includes 'Action Items' (1 Reservations to Review, 0 Awaiting Disbursement, 0 Expiring Soon), 'DPP Dashboards' (DPP Program Summary), and 'Open Reservations' with a search form and a table of reservations.

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

- 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**.



- Click the **Verify Eligibility** button to view the DPP Eligibility screen.
- 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.



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**. (If the name isn't found, click the **binoculars** button to see a list of your institution's contacts and additional search options.) Select the contact name.
7. Choose the Member Contact's role from the **Select Role** dropdown menu, depending on which stage of the request they will be involved in (reservation, disbursement, or retention).
8. Click the **Add Contact** button.
9. To add any additional contacts, click the **plus sign** button and then repeat Steps 6–8 to add any additional contacts. (More contacts can be added later, if necessary.)

Tip: Make sure to assign at least one Member Contact for each role (Reservation, Disbursement, and Retention) to ensure that your organization has access to the DPP request at each stage of the process. A single Member Contact can be assigned to multiple roles—just add that contact multiple times, once for each role.

The screenshot displays the 'Edit DPP Reservation' page. Under the 'Reservation Member Contacts' section, there is a 'Find Contact' search bar containing 'Test Member 2'. To the right of the search bar is a dropdown menu for selecting a role, currently set to '-- Select Role --'. Below the search bar is a table of results with columns for '#', 'Full Name', 'Organization', and 'Role'. The table contains two rows of contact information. A plus sign button is located to the left of the search bar, and an 'Add Contact' button is to the right. Three yellow arrows highlight the binoculars icon, the 'Add Contact' button, and the plus sign button.

#	Full Name	Organization	Role
1	Test Member	Test Member	DPP Member Contact - Disbursement
2	Test Member 2	Test Member	DPP Member Contact - Reservation

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. At the top left, it says 'PHLBank Chicago | COMMUNITY INVESTMENT'. The page title is 'Edit DPP Reservation'. There are navigation links for 'Show Me How' and a help icon. The form is divided into a 'GENERAL' section. It contains the following fields:

- * Grant Amount: \$10,000.00
- * Use of Funds: Acquisition (dropdown menu)
- * 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: A file upload area with the text 'Drop files here or [browse files](#). Maximum file size: 2 GB.'

At the bottom right corner, there is a green button labeled 'Initiate Reservation' which is circled in yellow. A vertical 'Show me How' button is also visible on the right side of the form.

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 displays a web form with a red error message at the top: "Submission Failed: The Grant Amount can't exceed the Maximum Subsidy Limit stated in the Funding Opportunity." Below the error message is a section titled "GENERAL" with three input fields: "Grant Amount" (containing "\$11,000.00" and a red error message), "Use of Funds" (a dropdown menu set to "Acquisition"), and "Last Name (Borrower)" (containing "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 displays the FHLBank Chicago eBanking interface for a 'Downpayment Plus Page'. The user is logged in as '137599 - Test Member'. The 'GENERAL' section is active, and the 'Property Address' section is expanded. The form includes fields for 'County Town Lookup', 'Property Address Line1', 'Property Address Line2', 'Property Zip', 'Property City', 'Property County', 'Property State', and 'Property Zip + 4'. A 'JUMP TO' menu is visible on the right side of the screen, listing sections: Property Address, Property Details, Household Information, Borrower Information, Co-Borrower Information, Household Income Workbook, and HUD Calculation. A 'Show Me How' button is also present in the top right corner.

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@fhllbc.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.

The screenshot shows a web application interface for 'County Town Lookup'. The form includes the following fields and elements:

- Property Address Line 1:** 433 West Van Buren St.
- Property Address Line 2:** 1234 Main St.
- Property Zip+4:** (Empty)
- Property State:** IL
- Property City:** Chicago
- Get County:** A blue button with a magnifying glass icon, circled in yellow.
- County Town:** A dropdown menu with 'Cook' selected, circled in yellow. A yellow arrow points to this dropdown.
- Save:** A blue button with a floppy disk icon, circled in yellow.

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](#).

The screenshot displays the 'Downpayment Plus Page' for '138191 - Test Member'. The page is divided into several sections:

- GENERAL**: The main section header.
- Property Details**: Includes dropdowns for 'Tribal Land / Indian Land' (set to 'No') and 'Dwelling Type' (set to 'Condo/Townhouse (5+ unit bldg)').
- Lease Agreement/Appraisal**: A file upload area with the instruction 'Please attach a copy of the Lease Agreement and/or Appraisal for the Property.' and a 'Drop files here or browse files' button. The maximum file size is 2 GB.
- Related Party Transaction**: A dropdown menu set to 'No'.
- Lender Owned (REO)**: A dropdown menu set to 'No'.
- First Time Homebuyer**: A dropdown menu set to 'Yes'.
- Has the Anticipated Closing Date already passed?**: A dropdown menu set to 'No'.

Navigation elements include a 'JUMP TO' menu on the right with options: Property Address, Property Details (highlighted), Household Information, Borrower Information, Co-Borrower Information, Household Income Workbook, and HUD Calculation. At the bottom, there are 'Save Draft' and 'Submit' buttons. The page number '1 of 4' and a 'Show Me How' button are also visible.

COMMUNITY INVESTMENT
 Downpayment Plus Page Menu 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	Size	Date
household_member_questionnaire.pdf	829.3 KB	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](#)

COMMUNITY INVESTMENT
 Downpayment Plus Page Menu 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

-- Select One --

- 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

-- Select One --

Sex (Co-Borrower)

-- Select One --

[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](#).
- **New in 2025:** 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@fhfbc.com or 312-565-5824, Option 1.

- a. 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.
- b. 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 displays the 'Household Income Calculation' form on the FHLBank Chicago Downpayment Plus Page. The form includes sections for 'Enrollment Date' (set to 12/02/2024), 'Number of Household Members', 'Total Income', 'Household Summary', and 'Supporting Documents (HH Income)'. A yellow arrow points to the 'Enrollment Date' field. At the bottom left, the 'Save Draft' button is circled in yellow. On the right side, a 'Show Me How' widget is visible, and a 'Submit' button is at the bottom right.

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.

138191 138191_House Hold Member_2024-12-12

GENERAL

STANDARD EMPLOYMENT

* Name (First and Last)
Jane Smith

* Relationship to Head of Household
Borrower

* Date of Birth
05/07/1995

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

No Results Found

Other Income

Save Draft

Delete Household Member

Calculate

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 displays the 'Downpayment Plus Page' interface. At the top, the title '138196__12-18-2024' is visible. Below the title, there is a 'Pay Stubs Instructions' section with three numbered 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 'Pay Stubs' section is highlighted with a blue circle, and the 'Edit' button is circled in orange. Below this, the 'GENERAL' section contains several fields: 'Employer' (text input), 'Hire Date' (calendar icon), 'Payroll Frequency' (dropdown menu), and 'Pay Rate' (dropdown menu). A 'JUMP TO' menu is visible on the right side, listing 'Pay Stub 1 (Earliest)', 'Pay Stub 2 (Middle)', and 'Pay Stub 3 (Most Current)'. At the bottom of the form, the 'Save Draft' button is circled in orange, and the 'Delete Pay Stub' and 'Calculate' buttons are also visible.

- 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.

Please complete the below table.

Pay Stubs	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

Save

- 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**.

The screenshot shows the 'Pay Stubs' section for '138191_Test Employer_12-12-2024'. The 'GENERAL' tab is active. The form includes the following fields:

- Employer:** Test Employer
- Hire Date:** 03/18/2021
- Payroll Frequency:** Bi-Weekly
- Pay Rate:** Hourly Pay Rate
- Pay Stub 1 (Earliest):**
 - Start Date: 10/04/2024
 - End Date: 10/17/2024
 - Check/Deposit Date: 10/24/2024
 - Base Hours Total: 70
- Pay Stub 2 (Middle):** (Fields are empty)

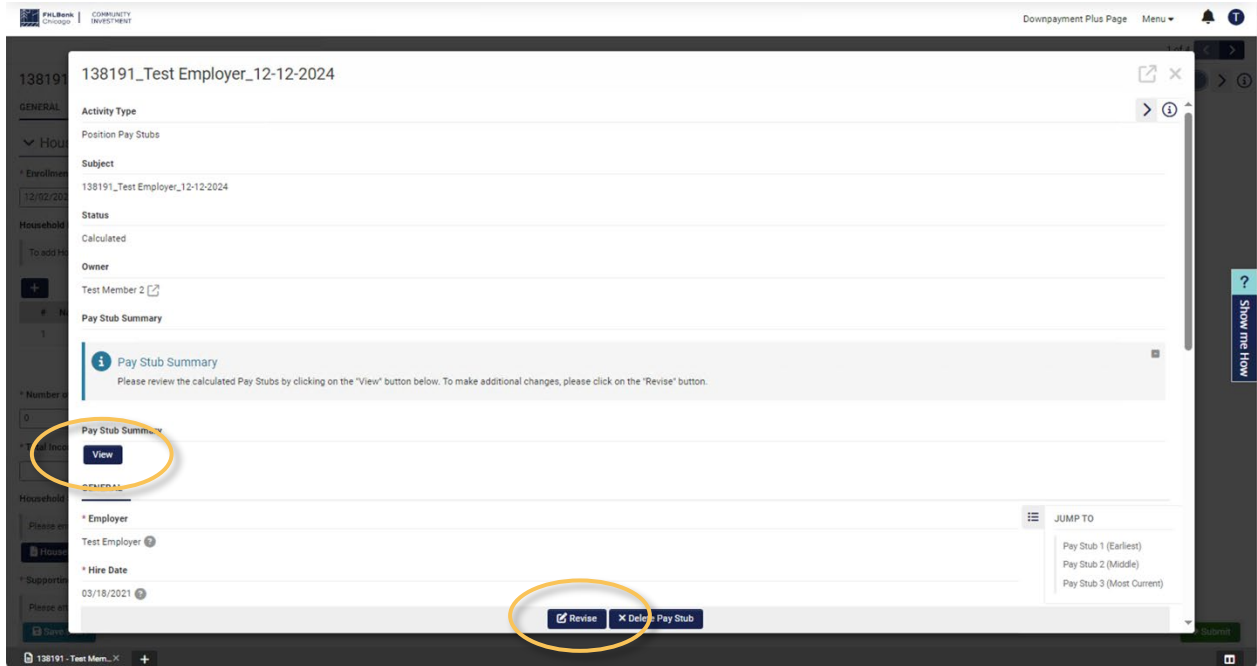
At the bottom right, there is a green **Calculate** button.

The screenshot shows the 'Pay Stubs' section for '138191__12-12-2024'. The 'GENERAL' tab is active. The form is fully filled out with the following details:

- Pay Stub 1 (Earliest):**
 - Start Date: 10/04/2024
 - End Date: 10/17/2024
 - Check/Deposit Date: 10/24/2024
 - Base Hours Total: 70
- Pay Stub 2 (Middle):**
 - Start Date: 10/18/2024
 - End Date: 10/31/2024
 - Check/Deposit Date: 11/07/2024
 - Base Hours Total: 72
- Pay Stub 3 (Most Current):**
 - Start Date: 11/01/2024
 - End Date: 11/14/2024
 - Check/Deposit Date: 11/21/2024
 - Base Hours Total: 68

The **Calculate** button at the bottom right is highlighted with a yellow circle.

- 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 (Earliest)	Pay Stub 2 (Middle)	Pay Stub 3 (Most Current)	Year To Date	Annualized Base Pay	Income Average
Start Date	10/04/2024	10/18/2024	11/01/2024	24 pay periods to date.		
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.

The screenshot shows the '138191_House Hold Member_2024-12-12' form. The 'Position VOE' section is highlighted with a yellow circle, showing a plus sign button to add a new entry. The table below it shows one existing entry for '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		

- 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.

The screenshot shows the '138196__12-18-2024' form. The 'Position VOE' section is highlighted with a yellow circle, showing an 'Edit' button. The 'Save Draft' button is also highlighted with a yellow circle.

VOE Instructions

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

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 application window titled "VOE" with a close button (X) in the top right corner. Below the title bar, there is a message: "Please complete the below table." The table below has the following data:

	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

At the bottom center of the window, there is a blue "Save" button, which is circled in orange. On the right side of the window, there is a vertical "Show me How" button with a question mark icon.

- 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.

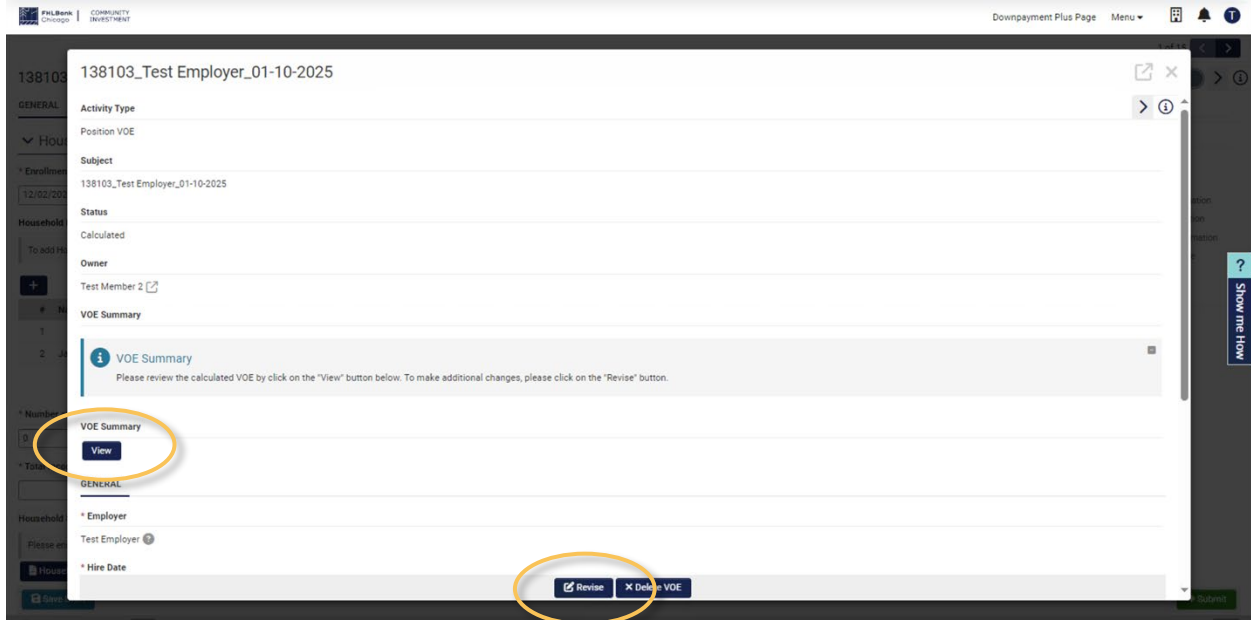
- o. Click the **Calculate** button at the bottom-right corner of the screen.

The screenshot shows a web application interface for entering VOE (Voluntary Offer of Employment) details. The form is titled "138103_01-10-2025" and is under the "GENERAL" section. The form fields are as follows:

- Position VOE:** Edit button
- GENERAL**
- * Employer:** Text input field with "Test Employer" entered.
- * Hire Date:** Date picker showing "09/23/2015".
- * Average Hours Per Week:** Text input field with "40" entered.
- * Payroll Frequency:** Dropdown menu showing "Bi-Weekly".
- * Thru Date:** Date picker showing "02/16/2024".
- * Pay Rate:** Dropdown menu showing "Hourly Pay Rate".
- Created Date:** "01/10/2025 10:24 AM".

At the bottom of the form, there are three buttons: "Save Draft", "Delete VOE", and "Calculate". The "Calculate" button 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 Per 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.

13819
GENERAL
Household
To add household member
Number of household members
Total income
Household
Please enter
Supportive

Downpayment Plus Page Menu

Other Income

Please complete the below table.

	Amount	Number Of Payments Per Year	Total
Unemployment	<input type="text"/>	<input type="text"/>	<input type="text"/>
Social Security (SSI)	<input type="text"/>	<input type="text"/>	<input type="text"/>
Supplemental SSI	<input type="text"/>	<input type="text"/>	<input type="text"/>
Pension/Retirement/Annuities	<input type="text"/>	<input type="text"/>	<input type="text"/>
Child Support	\$200.00	26	\$5,200.00
Alimony	\$100.00	26	\$2,600.00
Rental Income (75% Included)	<input type="text"/>	<input type="text"/>	\$0.00
Other Income-Please List	<input type="text"/>	<input type="text"/>	<input type="text"/>
Grand Total			\$7,800.00

Save

- 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.

Seasonal Income	YTD Per VOE
Hourly Base Pay Rate	\$15.25
Base Wages	\$6,100.00
Overtime	\$380.00
Commissions, Tips, Other	
Gross Income	\$6,480.00
Gross Pay Prior Year 1	\$20,380.00
Gross Pay Prior Year 2	

STANDARD EMPLOYMENT

Seasonal Income

Weeks Off Work During Year: 12

Unemployment Available: No

Weeks Employed To Date: 10

Average Hours Per Week: 40

Self Employment Income

Months Self Employed (Current Year):

Months Self Employed (Prior Year 1):

PHILBank Chicago COMMUNITY INVESTMENT Downpayment Plus Page Menu

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

PHILBank Chicago COMMUNITY INVESTMENT Downpayment Plus Page Menu

138103_House Hold Member_2024-12-16

STANDARD EMPLOYMENT

Weeks Employed To Date

Average Hours Per Week

Seasonal Income

Self Employment Income

Months Self Employed (Current Year): 2

Months Self Employed (Prior Year 1): 12

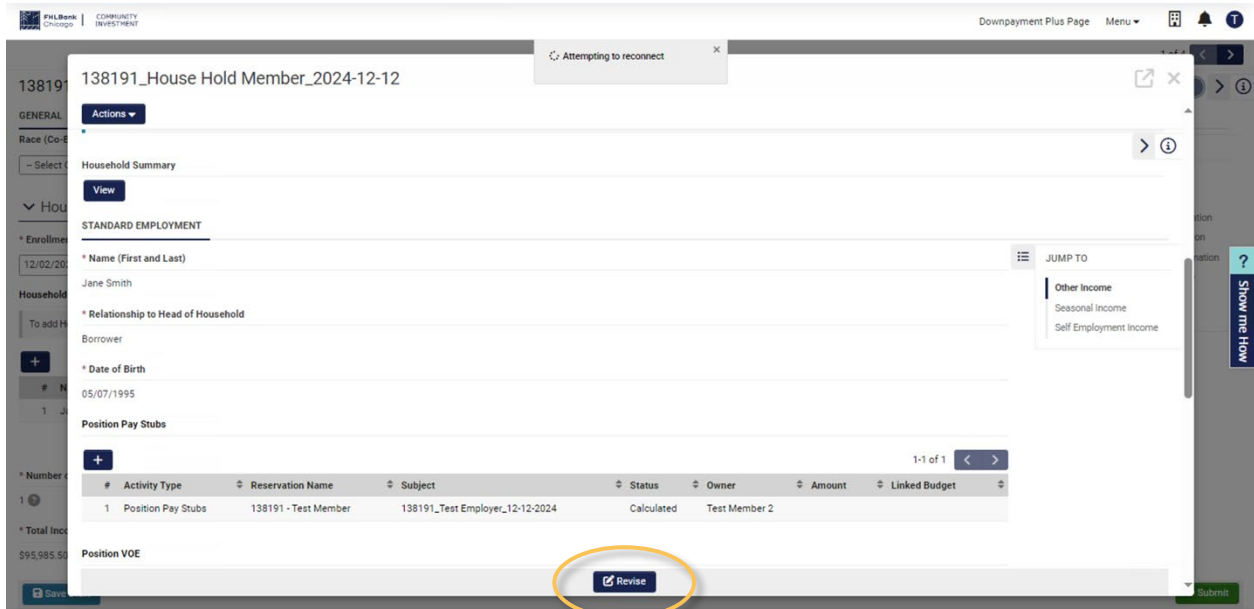
Months Self Employed (Prior Year 2): 12

Self Employment Income

Calculate

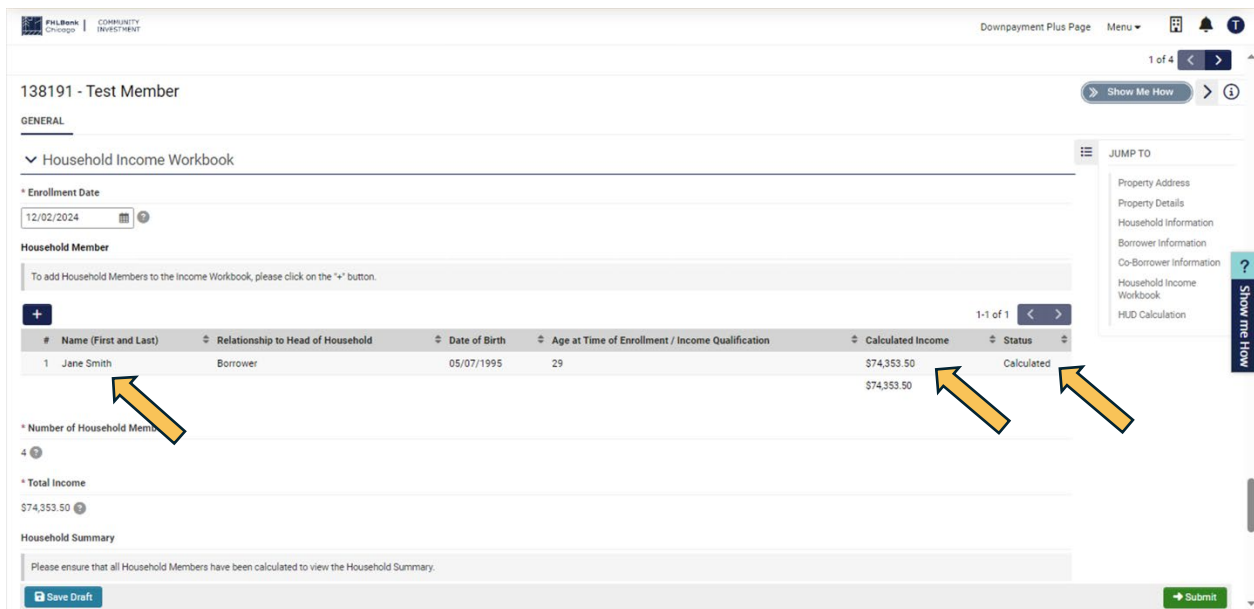
v. Click the **Calculate** button at the bottom-right corner of the screen.

- 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.



- 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.



- 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.
New in 2025: Note that multiple files can be uploaded to this field, so supporting documents no longer need to be combined into one file.

The screenshot shows a web application interface for 'Downpayment Plus Page'. The page title is '138191 - Test Member'. The main content area is titled 'GENERAL' and contains a 'Household Summary' section. Below this is a 'Supporting Documents (HH Income)' section with a message: 'Please attach all Household Income supporting documentation for all household members listed on the affirmed Household Income Calculation Workbook'. A large dashed box contains the text 'Drop files here or browse files' and 'Maximum file size: 2 GB'. Below this is a table of uploaded files:

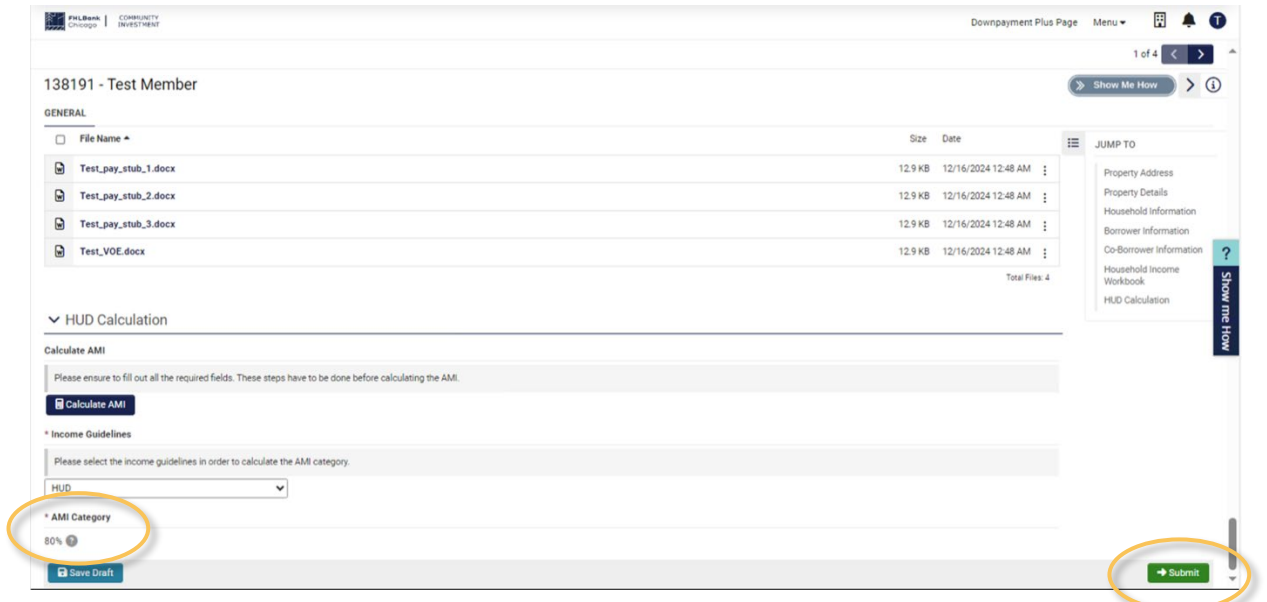
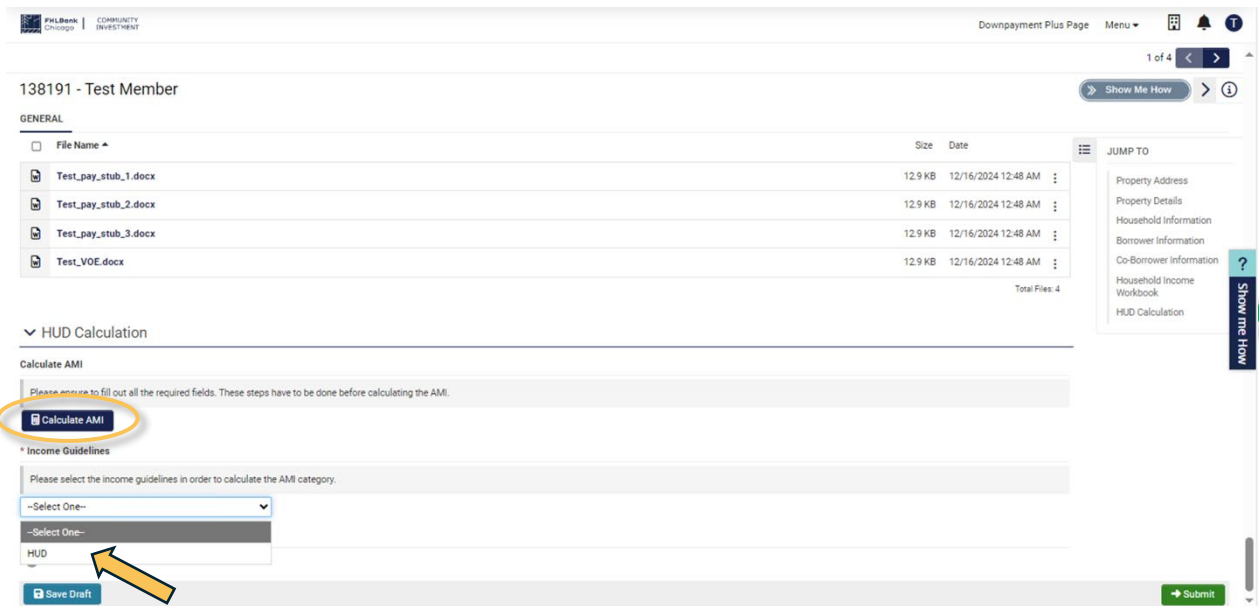
File Name	Size	Date
Test_pay_stub_1.docx	12.9 KB	12/16/2024 12:48 AM
Test_pay_stub_2.docx	12.9 KB	12/16/2024 12:48 AM
Test_pay_stub_3.docx	12.9 KB	12/16/2024 12:48 AM
Test_VOE.docx	12.9 KB	12/16/2024 12:48 AM

The total number of files is 4. At the bottom of the page, there are 'Save Draft' and 'Submit' buttons.

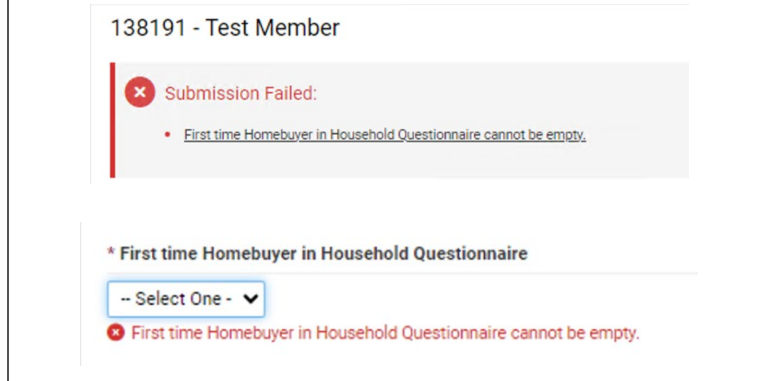
5. Finally, complete the **HUD Calculation** section. Please note that this section should only be filled out after all other sections are complete (including **Household Income Calculation** information for every household member).
 - a. Under **Income Guidelines**, choose **HUD** from the dropdown 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**.



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:

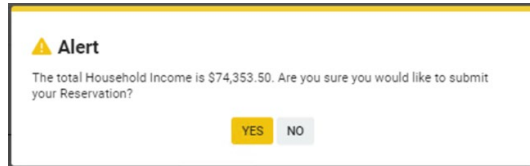
- [First time Homebuyer in Household Questionnaire cannot be empty.](#)

* 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.



Alert

The total Household Income is \$74,353.50. Are you sure you would like to submit your Reservation?

YES NO

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](#).
- *New in 2025:* 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 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.

- 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 displays the FHLBank Chicago Downpayment Plus Program dashboard. At the top, there is a header with the FHLBank Chicago logo and 'COMMUNITY INVESTMENT' text. The main content area is titled 'Downpayment Plus® Program' and includes a key icon. Below this, there are three main sections: 'Quick Links' on the left, 'Action Items' in the center, and 'DPP Dashboards' on the right. The 'Action Items' section shows three categories: 'Reservations to Review' with a count of 1, 'Awaiting Disbursement' with a count of 1 (circled in orange), and 'Expiring Soon' with a count of 0. The 'DPP Dashboards' section contains a link to 'DPP Program Summary'. The 'Quick Links' section includes 'Initiate Reservation', 'Disbursement Requests', and 'View All Reservations'. The 'Open Reservations' section is partially visible at the bottom.

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.

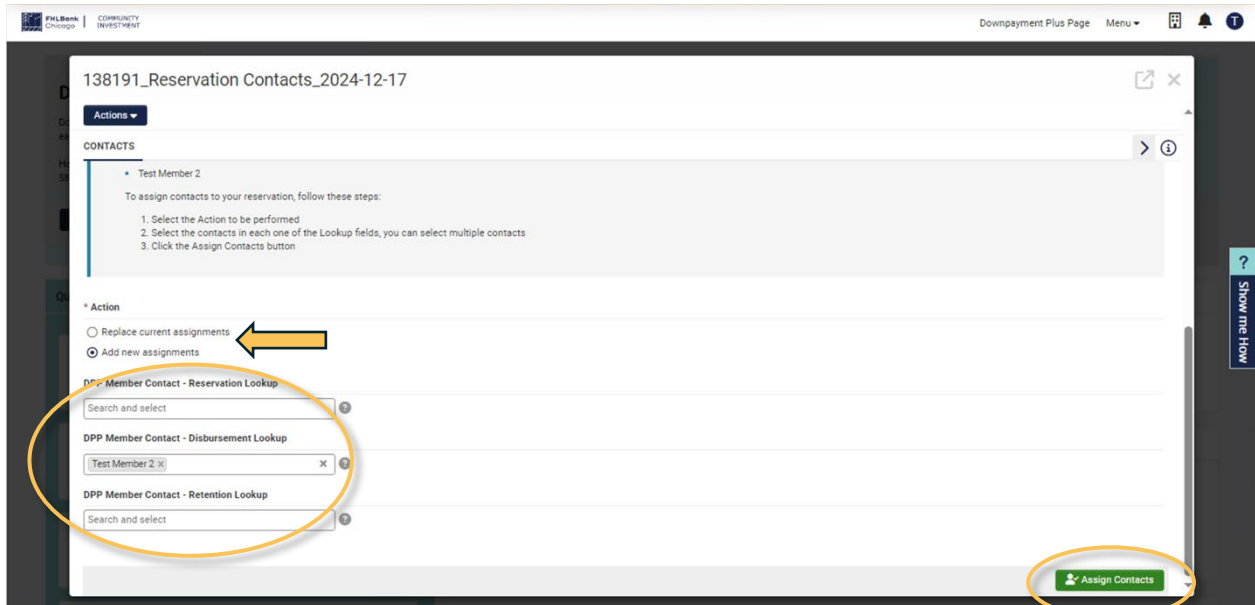
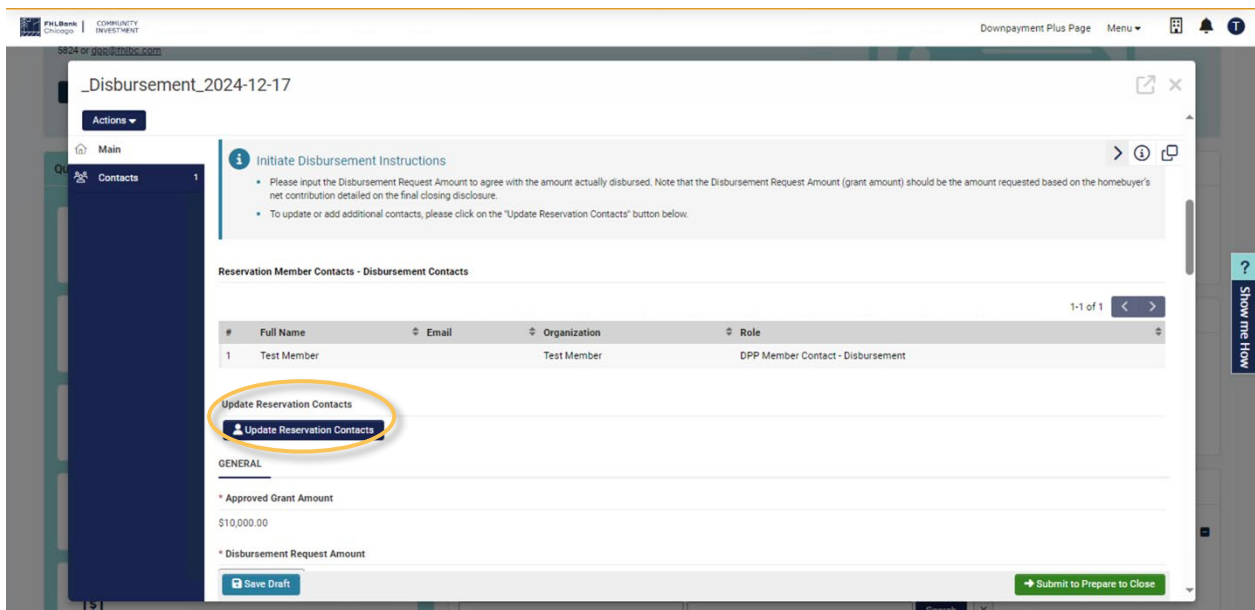
Tip: A disbursement can only be initiated once per reservation. After a disbursement has been initiated, the **Initiate Disbursement** button changes to **View Disbursement**.

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**.

The screenshot shows a web browser window with the URL `fhlbc-test.smartsimple.us`. A confirmation dialog box is displayed in the foreground, asking "Are you sure you would like to initiate the disbursement?" with "OK" and "Cancel" buttons. A yellow arrow points to the "OK" button. In the background, the "Disbursement Instructions" section is visible, with the "Initiate Disbursement" button circled in yellow. Below this, the "Reservation Member Contacts" table is shown with the following data:

#	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

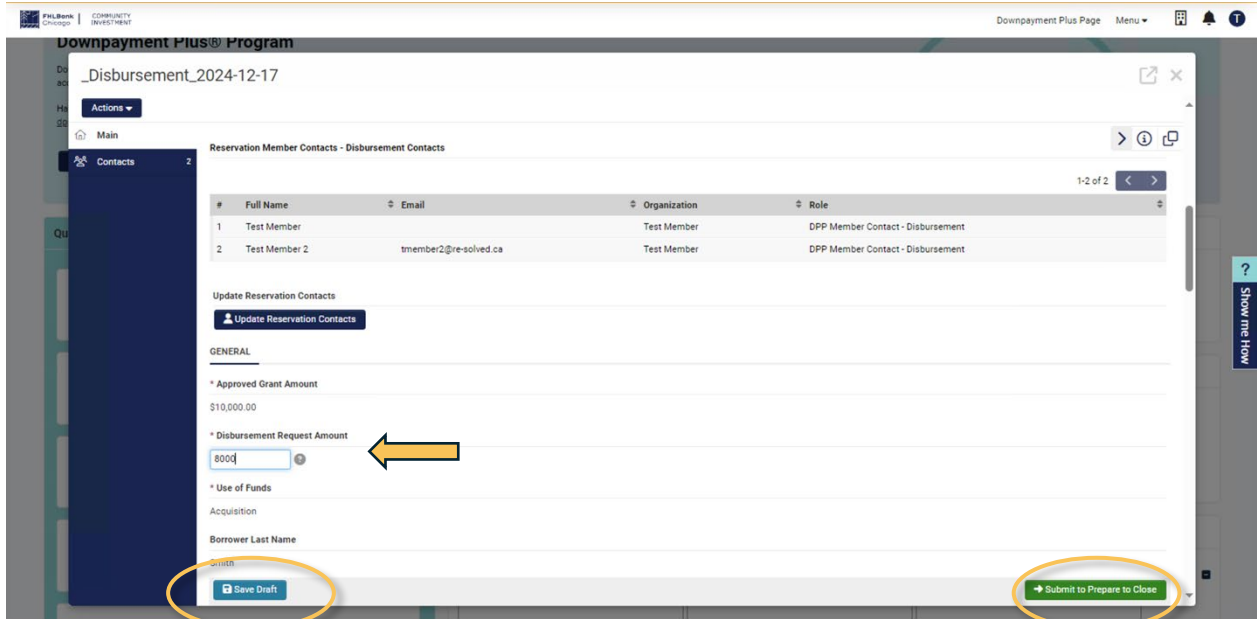
5. If you need to add contacts from your organization to access the disbursement, click **Update Reservation Contacts**.
 - a. A new window will open. Click the **Proceed** button in the bottom-right corner.
 - b. You'll see a list of the current contacts assigned to this reservation and their roles. 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.



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**.



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 web form with a submission failure message at the top. The message is a red-bordered box with a red 'x' icon and the text: "Submission failed due to the following:". Below this are two bullet points: "The total Disbursement Amount cannot exceed the approved amount on the reservation." and "Disbursement Request Amount can not be greater than Approved Grant Amount." Below the message is a section titled "GENERAL" with a horizontal line. Under "GENERAL", there are three fields: "Approved Grant Amount" with a value of "\$10,000.00", "Disbursement Request Amount" with a value of "\$11,000.00" (the input field is highlighted with a red box and has a red error message below it: "The total Disbursement Amount cannot exceed the approved amount on the reservation. Disbursement Request Amount can not be greater than Approved Grant Amount."), and "Use of Funds" with a value of "Acquisition". At the bottom, there is a field for "Borrower Last Name" with a value of "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.

The screenshot displays the 'GENERAL' section of a disbursement request form. The form contains the following fields and options:

- What is the anticipated closing (settlement) date for this property?**: 12/27/2024
- What is the homebuyer contribution amount?**: \$3,000.00
- Homeownership Education Completed**: Yes, No
- Homeownership Education Provided by**: eHome America
- Homeownership Counseling Completed**: Yes, No
- Homeownership Counseling Provided by**: Neighborhood Housing Services of Chicago

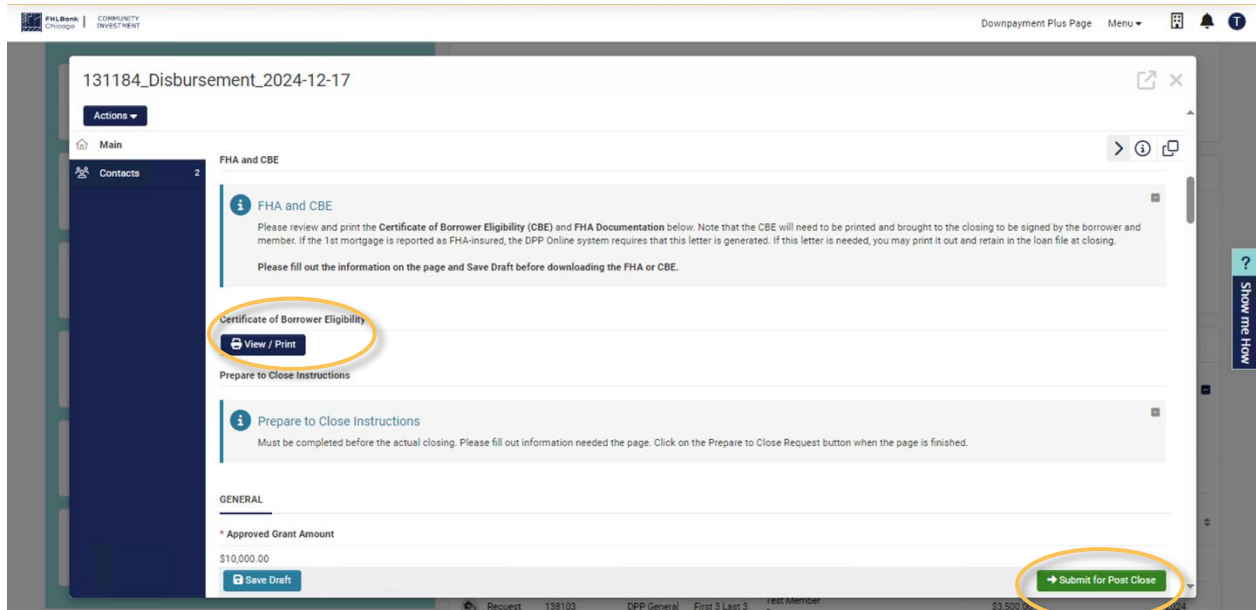
At the bottom left, the **Save Draft** button is highlighted with a yellow circle. At the bottom right, the **Submit for Post Close** button is visible. A yellow arrow points to the 'Save Draft' button.

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.

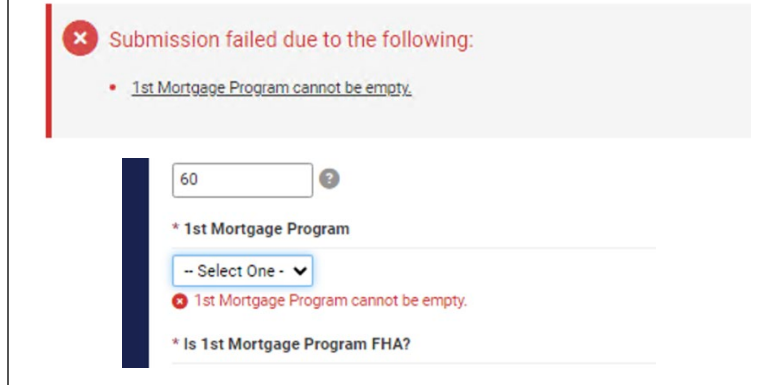
Tip: Note that the CBE must be printed out and brought to closing to be signed by the borrower and member organization.

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 submission failure message at the top of a form. The message is: "Submission failed due to the following:" followed by a list of errors. The first error is "1st Mortgage Program cannot be empty." Below the message, there is a form field with the value "60" and a help icon. Below that, there is a label "* 1st Mortgage Program" and a dropdown menu with "-- Select One -". Below the dropdown menu, there is a red error message: "1st Mortgage Program cannot be empty." Below that, there is a label "* Is 1st Mortgage Program FHA?" and a text input field.

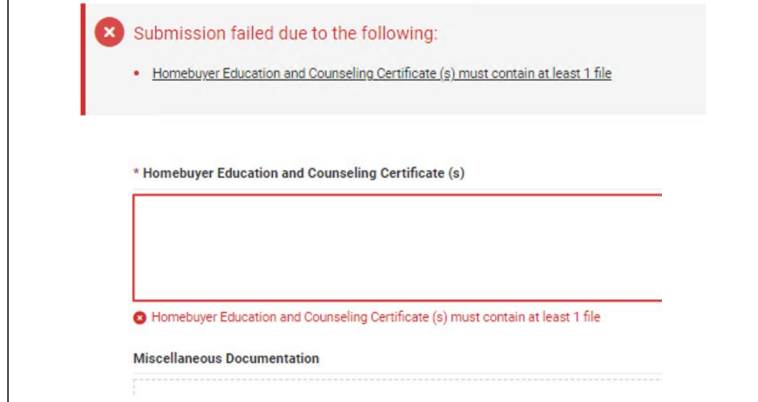
6. A confirmation alert will appear. Choose **Yes** to confirm submission of the disbursement request and proceed to the **Post Close** stage.
7. You will be returned to the disbursement request page, and the status of the request will now be “Post Close.” Please note that the disbursement request must 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 displays a web form titled "131184_Disbursement_2024-12-17". The form is divided into sections: "GENERAL" and "Miscellaneous Documentation". In the "GENERAL" section, there is a date field for "What is the actual closing (settlement) date for this property" with the value "12/27/2024". Below this is a question: "Have you verified that all information provided at pre-closing is accurate?" with radio buttons for "Yes" (selected) and "No". The "Miscellaneous Documentation" section has a file upload area with the text "Drop files here or browse files" and "Maximum file size: 2 GB". A table below shows one uploaded file: "Test_Closing_Disclosure.docx" with a size of "12.9 KB" and a date of "12/17/2024 3:25 PM". At the bottom of the form, there is a "Save Draft" button and a "Submit for Review" button, 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 submission failure message at the top of a form. The message is in a light gray box with a red 'x' icon and reads: "Submission failed due to the following:". Below this, a red bullet point indicates the error: "Homebuyer Education and Counseling Certificate (s) must contain at least 1 file". Below the message, the form field for "Homebuyer Education and Counseling Certificate (s)" is shown with a red border and a red error message below it: "Homebuyer Education and Counseling Certificate (s) must contain at least 1 file". Below this field, there is a section for "Miscellaneous Documentation" with a dashed line indicating where to enter information.

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](#).
- **New in 2025:** 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 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.

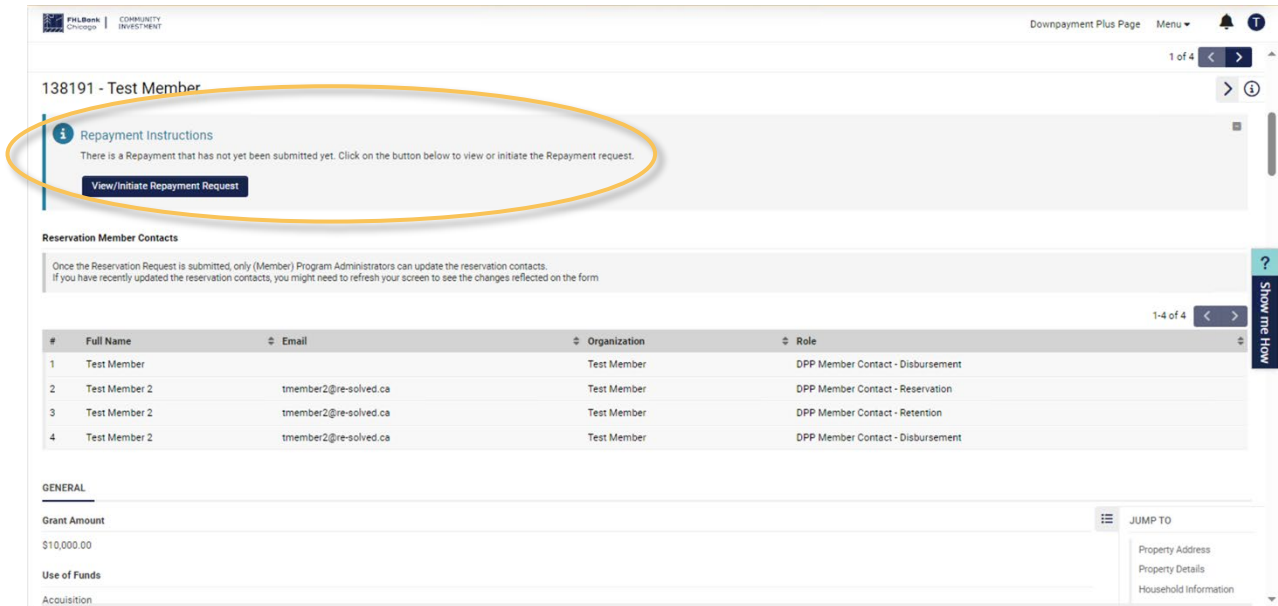
1. Log in to eBanking and click the **DPP Online** link to view your DPP Online homepage. Scroll down to the **Open Reservations** section.
2. Find the reservation by searching under the name of the borrower, the name of the Member Contact who created the reservation, or the year of the reservation.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

Tip: For a repayment to be created in DPP Online, the reservation’s status must be “Reservation in Retention.”

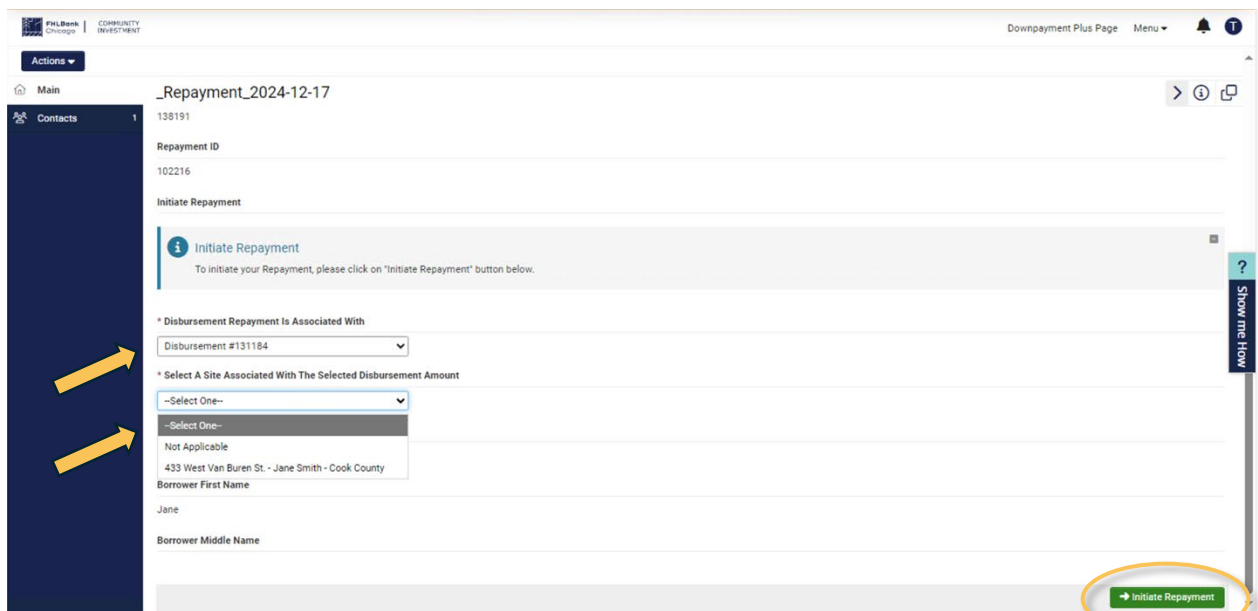
The screenshot shows the DPP Online interface. On the left is a navigation menu with options: View All Reservations, Annual Certification, Repayment, and Membership Activities. The main area is titled 'DPP Program Summary' and 'Open Reservations'. A search bar is highlighted with a yellow oval, containing fields for Round Year, Member Contact Name, First Name (Borrower), Last Name (Borrower), and Reservation ID. Below the search bar is a table of reservations. An arrow points from the 'Repayment' menu item to the first row of the table.

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	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	11/01/2024 10:29 AM	\$5,300.00	11/01/2024 10:45 AM	2024

- 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.



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



7. Complete the **Repayment Worksheet**.

Need help?

- A step-by-step video guide to the **Repayment Worksheet** is [available here](#).
- **New in 2025:** 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 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.

The screenshot displays the 'REPAYMENT WORKSHEET' form in the FHLBank Chicago system. The form is titled '102216_Repayment_2024-12-17'. It contains the following fields and elements:

- Original Settlement/Closing Date on Grant:** 12/27/2024
- * Pay Off Date:** 12/17/2024. A message below states: "The repayment worksheet can not be submitted, if the pay off date is future dated."
- Repayment Worksheet Instructions:** A message box stating: "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:** A dropdown menu set to "Sale".
- Sales Price Limits:** A section with a "View" button.
- * Repayment Worksheet:** A section with an "Edit" button.
- * Closing Disclosure or Settlement Statement from the Sale:** A section at the bottom.

At the bottom of the form, there are three buttons: "Save Draft" (circled in orange), "Cancel", and "Submit Repayment". A "Show me How" widget is visible on the right side of the screen.

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.

The screenshot displays a web application interface for 'Downpayment Plus Page'. The interface is divided into three main sections:

- Step 1. Dates:** This section contains two input fields: 'Original Settlement/Closing Date on AHP/DPP Grant' (with a value of 12/27/2022) and 'Payoff Date' (with a value of 12/17/2024). Below these are two calculated fields: 'Months Forgiven' (23.00) and 'Number of Months Forgiven Divided by 60 Months' (0.38).
- Step 2. Unforgiven Amount:** This section contains three calculated fields: '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), and 'Unforgiven Grant Amount. If result <= 2,500, default to Zero. Then Save and Stop.' (\$4,933.33).
- Step 3. Proxy Method - Sale Only:** This section is currently empty.

At the bottom of the page, there is a 'Save' button. On the right side, there is a 'Show me How' link. The 'Unforgiven Grant Amount' field and the 'Save' button are circled in yellow in the image.

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.

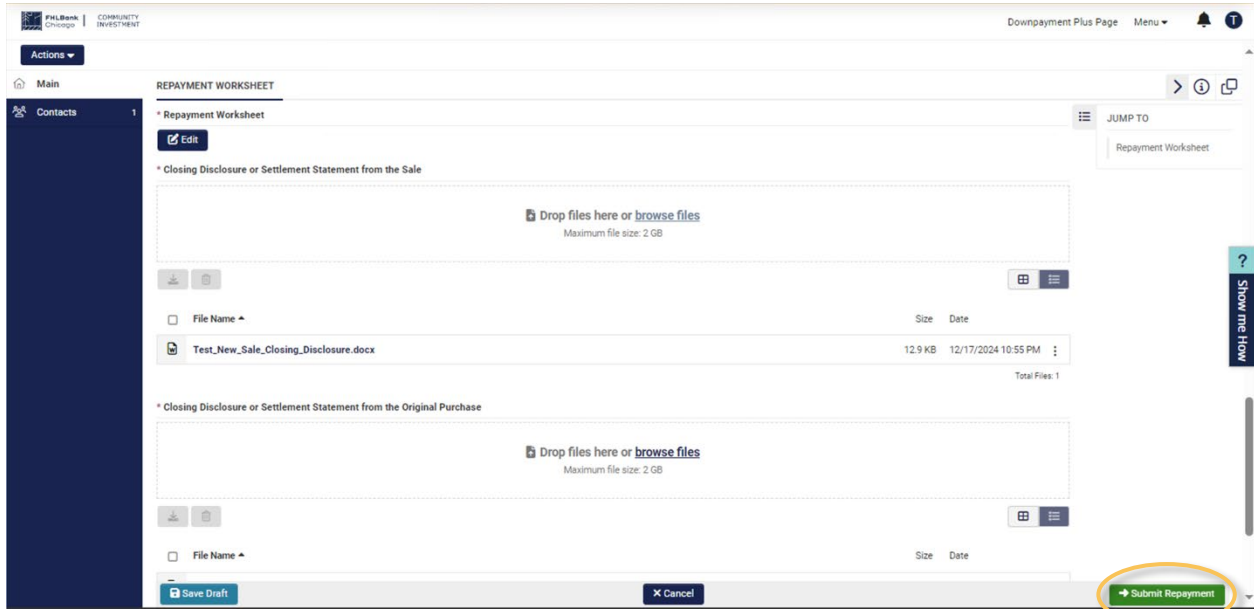
The screenshot displays the FHLBank Chicago 'Downpayment Plus Page' interface. It shows two steps of a worksheet:

- Step 3. Proxy Method - Sale Only:** Includes instructions to enter Sales Price and Maximum Purchase Price for forgiveness. Fields show \$140,000.00 and \$297,000.00 respectively. A 'Forgiven - Yes or No?' dropdown is set to 'Yes'.
- Step 4. Net Proceeds Section for a SALE - Sale Only:** Includes instructions to complete the section based on net proceeds. Fields for Sales Price, Total Closing Costs, and Outstanding Superior Debt are visible.

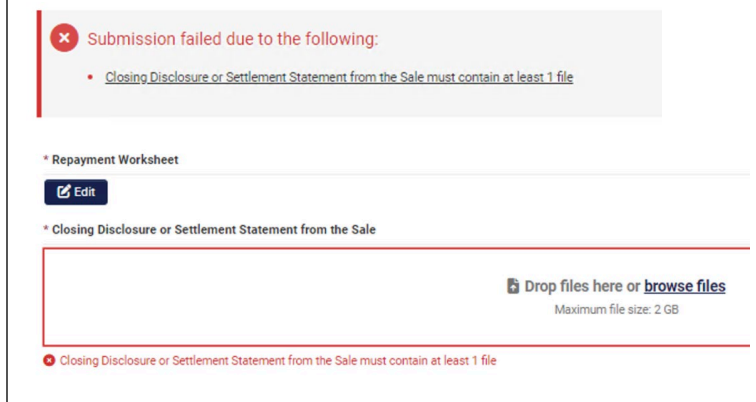
A yellow circle highlights the 'Save' button at the bottom center of the worksheet area.

- 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.



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.



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 at [URL](#).
- *New in 2025:* 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@fhfbc.com or 312-565-5824, Option 1.

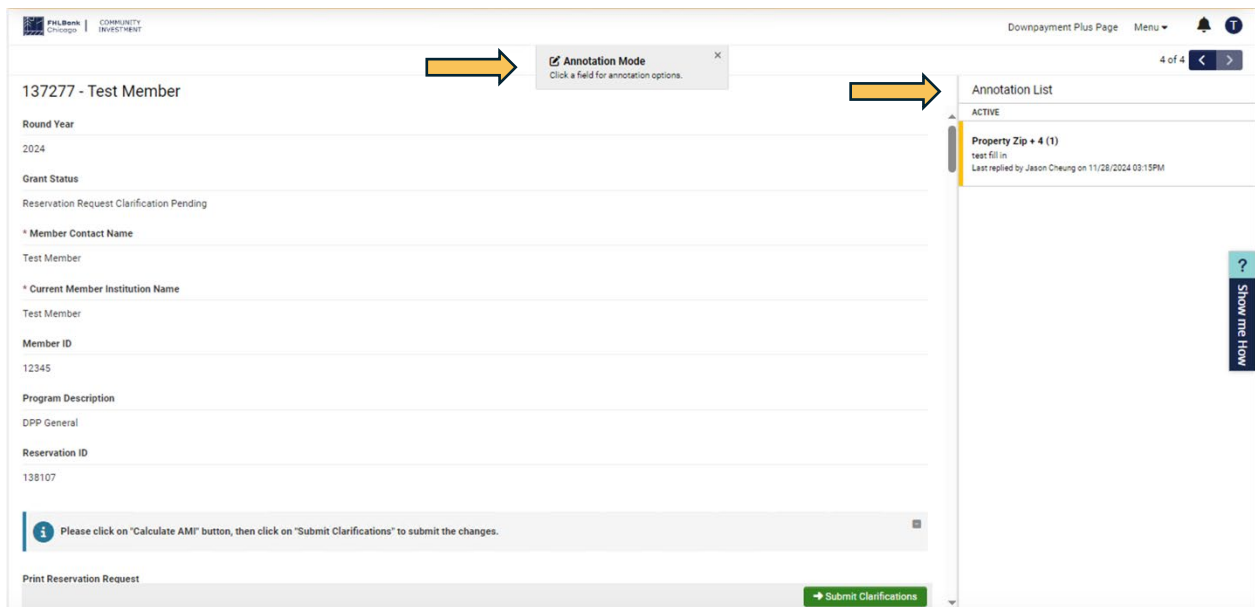
DPP staff may have questions or need additional information to complete their review of your institution’s reservation, disbursement, or repayment requests. In this case, the Member Contact will receive an email notification and the record’s status will change to read “Clarification Pending.” Follow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

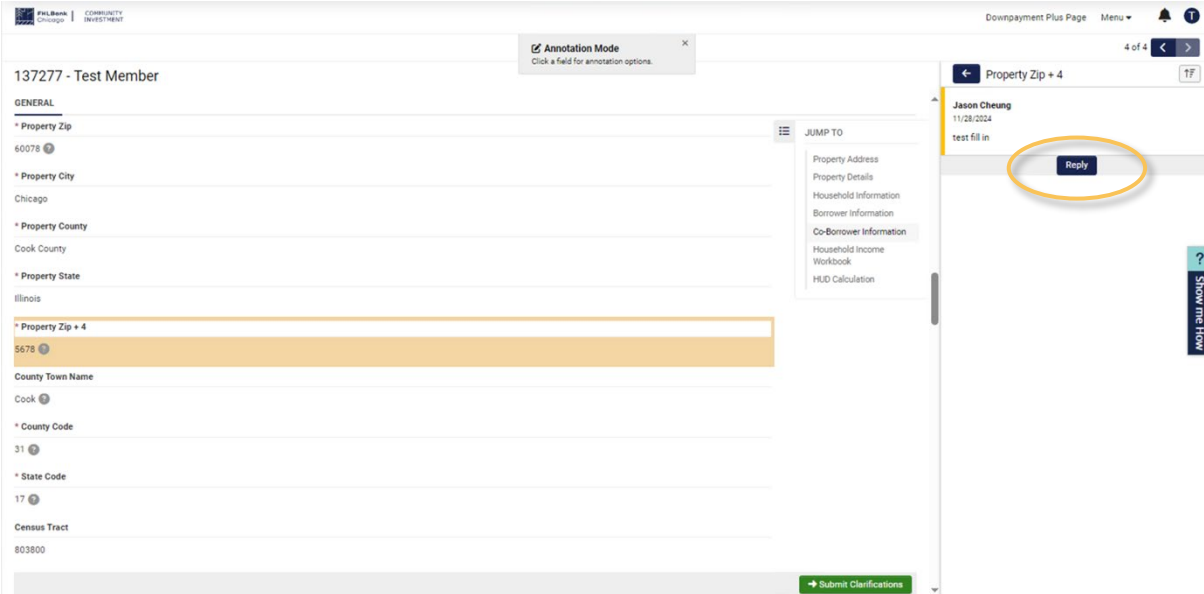
2. Navigate to the record with clarifications pending. At the top of the record screen, you will see a gray box indicating that **Annotation Mode** is turned on, which is the default when clarifications are required.

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.

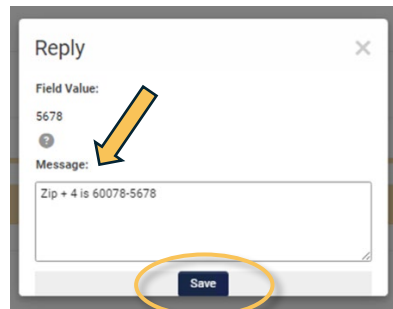
3. You will see a list of annotations on the right side of the screen. Click an annotation to be taken to the field that requires additional information or clarification, or scroll down the form and click any highlighted fields to view annotations for those fields.



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



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

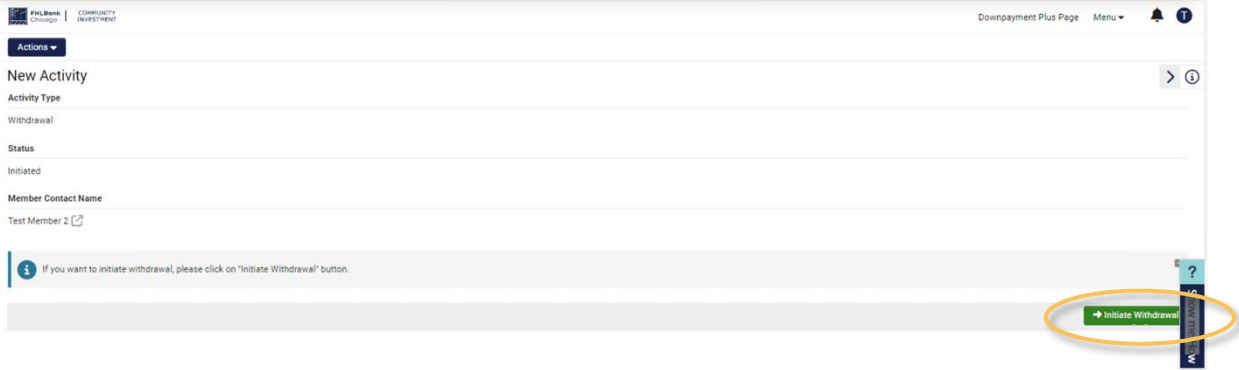
- *New in 2025:* For on-screen guidance, click the **WalkMe "Show Me How"** widget on the right side of your screen. This will open a menu of guidance options based on your institution's DPP Program Agreement status and your role in DPP Online. Choose a process and the system will walk you through it step-by-step.
- If you require further assistance, contact us at dpp@fhlbc.com 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.

The screenshot displays the top of a web page with the FHLBank Chicago logo and the text 'COMMUNITY INVESTMENT'. Below this is a header for '138190 - Test Member'. The page contains several fields with labels and values: '* Current Member Institution Name' (Test Member), 'Member ID' (12345), 'Program Description' (DPP General), and 'Reservation ID' (138190). At the bottom, there is a 'Withdrawal Instructions' section with an information icon, the title 'Withdrawal Instructions', and the text 'In order to initiate your Withdrawal Request, please click on the "Initiate Withdrawal" button below.' A button labeled 'Initiate Withdrawal' is highlighted with a yellow circle.

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

Free Form Text ▼

Explain Reason for Withdrawal

Testing

Source of Release Reserve / Withdrawal

Member

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

The screenshot displays the 'Downpayment Plus Page' in the FHLBank Chicago Community Investment system. The page title is '138190_Withdrawal_2024-12-10'. Under the 'RESERVATION SUMMARY' section, there are fields for 'Co-Borrower First Name', 'Co-Borrower Middle Name', 'Requested Reservation Amount' (\$10,000.00), 'Reservation Hold Amount', and 'Approved Disbursement Amount' (\$10,000.00). A 'Pending Disbursements' table is shown with columns for 'Disbursement', 'Status', and 'Grant Amount'. Below this is a 'Withdrawal Summary' section with a dropdown menu for 'Member Requested Withdrawal?' set to 'Yes'. A yellow arrow points to the '* Reason for Withdrawal' dropdown menu, which is currently set to 'Loan Denial'. At the bottom of the page, there are two buttons: 'Save Draft' on the left and 'Submit Withdrawal' on the right, which is circled in yellow. A 'JUMP TO' sidebar on the right contains a link to 'Withdrawal Summary'.

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.