

Trial Balance Preparation

Loan Type Codes - Instructions

Requirements for trial balances:

Trial balances submitted to support the net eligible line on the QCR must contain columns for the following fields in the order shown:

1. Loan Number
2. Unpaid Principal Balance
3. Loan Type Code
4. Origination Date

Every loan in each of the reported portfolios should be labeled on the trial balance with the appropriate loan type code. The loan codes require a more detailed representation of the various percentages than the QCRs require (for HELOCs, CRE, and Multifamily); however, the overall percentages on the trial balances should agree with the percentages reported on page two of the QCR.

Important Notes:

1. Maximum allowable LTV is 130% for loans reported in the **Residential** portfolio. For loans with LTV's above 100%, the LTV at origination cannot have exceeded 100%. LTV should be calculated using the current unpaid principal balance.
2. HELOC = Home Equity Line of Credit.
3. Maximum allowable LTV is 100% for loans reported in the **HELOC/Second Mortgage** portfolio.
4. All **First Lien HELOC LTV's** should be calculated using the maximum amount of the credit line. All **First Lien Home Equity Loan LTV's** should be calculated using the current unpaid principal balance.
5. All **Second Lien HELOC CLTV's** should be calculated using the maximum amount of the credit line and the unpaid principal balance of the first mortgage. All **Second Lien Home Equity Loan CLTV's** should be calculated using the combined current unpaid principal balance of the first and second mortgages.
6. Maximum allowable LTV/CLTV is 85% for loans reported in the **CRE or Multifamily** portfolios. LTV should be calculated using the current unpaid principal balance. All second mortgage CLTV's should be calculated using the combined current unpaid principal balance of the first and second mortgages.
7. Loans reported in either the **CRE or Multifamily** portfolios must all be reported within the same reporting Level for the corresponding portfolio (e.g. CRE loan portfolio may not be partially reported as Level 1 and partially reported as Level 2).
8. DSCR = Debt Service Coverage Ratio.
9. Remaining Maturity = Number of years remaining before the Note reaches its maturity.
10. For more information on FHLBank Atlanta's **Subprime definition** for loans reported in the **RES or HELOC** portfolios, please refer to the **Collateral Frequently Asked Questions** or the **Residential Subprime and Loan Type Definitions** document, which are provided as attachments to the as-of date notification letter or may be found in the **Resources** section of www.fhlbatl.com under **Collateral**.
11. For more information on FHLBank Atlanta's eligibility guidelines for second lien position loans reported in the CRE and Multifamily portfolios, please refer to the **Eligible Mortgage Collateral** document (Page 3, Footnote 11), which is provided as an attachment to the as-of date notification letter or may be found in the **Resources** section at www.fhlbatl.com under **Collateral**.

Residential Loan Type Codes

Reporting requirements for this Portfolio:

Every loan reported in the RESIDENTIAL portfolio should be labeled with the appropriate loan type code. The codes should reconcile to the corresponding percentages on Page two of your QCR.

Interest Only ARM/Hybrid

- 10 Interest Only ARM/Hybrid | Not Subprime
- 15 Interest Only ARM/Hybrid | Subprime

Neg AM/Pay Option ARM

- 20 Neg AM/Pay Option ARM | Not Subprime
- 25 Neg AM/Pay Option ARM | Subprime

Standard

- 30 Standard | Not Subprime
- 35 Standard | Subprime

Interest Only Fixed

- 40 Interest Only Fixed | Not Subprime
- 45 Interest Only Fixed | Subprime

Other (Nontraditional)

- 50 Other (Nontraditional) | Subprime
- 55 Other (Nontraditional) | Not Subprime

Notes:

1. Maximum allowable LTV is 130% for loans reported in the Residential portfolio. For loans with LTV's above 100%, the LTV at origination cannot have exceeded 100%.
2. LTV should be calculated using the current unpaid principal balance.
3. For more information on FHLBank Atlanta's **Subprime definition** for loans reported in the **RES** or **HELOC** portfolios, please refer to the **[Collateral Frequently Asked Questions](#)** or the **[Residential Subprime and Loan Type Definitions](#)** document, which are provided as attachments to the as-of date notification letter or may be found in the **Resources** section of **www.fhlbatl.com** under **Collateral**.

HELOC/Second Mortgage

Loan Type Codes

Reporting requirements for this Portfolio:

Every loan reported in the HELOC/Second Mortgage portfolio should be labeled with the appropriate loan type code. The codes should reconcile to the corresponding percentages on Page two of your QCR.

Home Equity Loan - First Lien

135	Home Equity Loan First Lien Not Subprime LTV <60%
136	Home Equity Loan First Lien Not Subprime LTV $\geq 60\% \leq 80\%$
137	Home Equity Loan First Lien Not Subprime LTV $> 80\% \leq 100\%$
138	Home Equity Loan First Lien Subprime LTV <60%
139	Home Equity Loan First Lien Subprime LTV $\geq 60\% \leq 80\%$
140	Home Equity Loan First Lien Subprime LTV $> 80\% \leq 100\%$

Home Equity Loan - Second Lien

141	Home Equity Loan Second Lien Not Subprime CLTV <60%
142	Home Equity Loan Second Lien Not Subprime CLTV $\geq 60\% \leq 80\%$
143	Home Equity Loan Second Lien Not Subprime CLTV $> 80\% \leq 100\%$
144	Home Equity Loan Second Lien Subprime CLTV <60%
145	Home Equity Loan Second Lien Subprime CLTV $\geq 60\% \leq 80\%$
146	Home Equity Loan Second Lien Subprime CLTV $> 80\% \leq 100\%$

Home Equity LOC - First Lien

147	Home Equity LOC First Lien Not Subprime LTV <60%
148	Home Equity LOC First Lien Not Subprime LTV $\geq 60\% \leq 80\%$
149	Home Equity LOC First Lien Not Subprime LTV $> 80\% \leq 100\%$
150	Home Equity LOC First Lien Subprime LTV <60%
151	Home Equity LOC First Lien Subprime LTV $\geq 60\% \leq 80\%$
152	Home Equity LOC First Lien Subprime LTV $> 80\% \leq 100\%$

Home Equity LOC - Second Lien

153	Home Equity LOC Second Lien Not Subprime CLTV <60%
154	Home Equity LOC Second Lien Not Subprime CLTV $\geq 60\% \leq 80\%$
155	Home Equity LOC Second Lien Not Subprime CLTV $> 80\% \leq 100\%$
156	Home Equity LOC Second Lien Subprime CLTV <60%
157	Home Equity LOC Second Lien Subprime CLTV $\geq 60\% \leq 80\%$
158	Home Equity LOC Second Lien Subprime CLTV $> 80\% \leq 100\%$

Notes:

1. Maximum allowable LTV is 100% for loans reported in the HELOC/Second Mortgage portfolio.
2. All **First Lien HELOC LTV's** should be calculated using the maximum amount of the credit line. All **First Lien Home Equity Loan LTV's** should be calculated using the current unpaid principal balance.
3. All **Second Lien HELOC CLTV's** should be calculated using the maximum amount of the credit line and the unpaid principal balance of the first mortgage. All **Second Lien Home Equity Loan CLTV's** should be calculated using the combined current unpaid principal balance of the first and second mortgages.
4. For more information on FHLBank Atlanta's **Subprime definition** for loans reported in the **RES or HELOC** portfolios, please refer to the **[Collateral Frequently Asked Questions](#)** or the **[Residential Subprime and Loan Type Definitions](#)** document, which are provided as attachments to the as-of date notification letter or may be found in the **Resources** section of **www.fhlbatl.com** under **Collateral**.

CRE & Multifamily - Level 1 Reporting

Loan Type Codes

Reporting requirements for this Level:

Only the eligible Unpaid Principal Balance (UPB) is reported on the QCR. No additional detailed loan data (e.g. LTV, DSCR, remaining maturity) is reported on the QCR.

CRE Standard First Mortgage Loans

100 Standard CRE First Mortgage

CRE Standard Second Mortgage Loans

200 Standard CRE Second Mortgage

CRE - Special Purpose First Mortgage Loans

101 Special Purpose CRE First Mortgage

CRE - Special Purpose Second Mortgage

201 Special Purpose CRE Second Mortgage

Multifamily First Mortgage Loans

90 Multifamily First Mortgage

Multifamily Second Mortgage Loans

290 Multifamily Second Mortgage

Notes:

1. Maximum allowable LTV/CLTV is 85% for loans reported in the **CRE or Multifamily** portfolios.
2. LTV should be calculated using the current unpaid principal balance.
3. All **second mortgage CLTV's** in the CRE or Multifamily portfolios should be calculated using the combined current unpaid principal balance of the first and second mortgages.
4. Loans within a portfolio must all be reported within the same reporting Level (e.g. CRE loan portfolio may not be partially reported as Level 1 and partially reported as Level 2).
5. For more information on FHLBank Atlanta's eligibility guidelines for second lien position loans reported in the **CRE and Multifamily** portfolios, please refer to the ***Eligible Mortgage Collateral*** document (*Page 3, Footnote 11*), which is provided as an attachment to the as-of date notification letter or may be found in the **Resources** section at www.fhlbatl.com under **Collateral**.

CRE & Multifamily - Level 2 Reporting

Loan Type Codes

Reporting requirements for this Level:

Both the eligible Unpaid Principal Balance (**UPB**) and the Loan to Value (**LTV**) as a percentage of the eligible UPB must be reported on the QCR for loans included within this Level of reporting. No additional detailed loan data (e.g. DSCR or remaining maturity) is reported on the QCR for this Level.

CRE Standard First Mortgage Loans

10060	Standard CRE First Mortgage LTV < 60%
10080	Standard CRE First Mortgage LTV ≥ 60% ≤ 80%
10085	Standard CRE First Mortgage LTV > 80% ≤ 85%

CRE Standard Second Mortgage Loans

20060	Standard CRE Second Mortgage CLTV < 60%
20080	Standard CRE Second Mortgage CLTV ≥ 60% ≤ 80%
20085	Standard CRE Second Mortgage CLTV > 80% ≤ 85%

CRE - Special Purpose First Mortgage Loans

10160	Special Purpose CRE First Mortgage LTV < 60%
10180	Special Purpose CRE First Mortgage LTV ≥ 60% ≤ 80%
10185	Special Purpose CRE First Mortgage LTV > 80% ≤ 85%

CRE - Special Purpose Second Mortgage

20160	Special Purpose CRE Second Mortgage CLTV < 60%
20180	Special Purpose CRE Second Mortgage CLTV ≥ 60% ≤ 80%
20185	Special Purpose CRE Second Mortgage CLTV > 80% ≤ 85%

Multifamily First Mortgage Loans

9060	Multifamily First Mortgage LTV < 60%
9080	Multifamily First Mortgage LTV ≥ 60% ≤ 80%
9085	Multifamily First Mortgage LTV > 80% ≤ 85%

Multifamily Second Mortgage Loans

29060	Multifamily Second Mortgage CLTV < 60%
29080	Multifamily Second Mortgage CLTV ≥ 60% ≤ 80%
29085	Multifamily Second Mortgage CLTV > 80% ≤ 85%

Notes:

1. Maximum allowable LTV/CLTV is 85% for loans reported in the **CRE or Multifamily** portfolios.
2. LTV should be calculated using the current unpaid principal balance.
3. All **second mortgage CLTV's** in the CRE or Multifamily portfolios should be calculated using the combined current unpaid principal balance of the first and second mortgages.
4. Loans within a portfolio must all be reported within the same reporting Level (e.g. CRE loan portfolio may not be partially reported as Level 1 and partially reported as Level 2).
5. For more information on FHLBank Atlanta's eligibility guidelines for second lien position loans reported in the **CRE and Multifamily** portfolios, please refer to the [Eligible Mortgage Collateral](#) document (*Page 3, Footnote 11*), which is provided as an attachment to the as-of date notification letter or may be found in the **Resources** section at www.fhlbatl.com under **Collateral**.

CRE and Multifamily - Level 3 Reporting (Continued)

CRE & Multifamily - Level 3 Reporting

Loan Type Codes

Reporting requirements for this Level:

For Level 3 reporting, the eligible Unpaid Principal Balance (**UPB**), the Loan to Value (**LTV**) as a percentage of the eligible UPB, the Debt Service Coverage Ratio (**DSCR**), and the **remaining maturity must be reported on the QCR** for loans included within this Level of reporting.

CRE Standard First Mortgage Loans

LTV < 60%

10060A1	Standard CRE First Mortgage DSCR < 1 Remaining Maturity > 7 Years
10060B1	Standard CRE First Mortgage DSCR ≥ 1 Remaining Maturity > 7 Years
10060A2	Standard CRE First Mortgage DSCR < 1 Remaining Maturity ≥ 3 Years ≤ 7 Years
10060B2	Standard CRE First Mortgage DSCR ≥ 1 Remaining Maturity ≥ 3 Years ≤ 7 Years
10060A3	Standard CRE First Mortgage DSCR < 1 Remaining Maturity < 3 Years
10060B3	Standard CRE First Mortgage DSCR ≥ 1 Remaining Maturity < 3 Years

LTV ≥ 60% ≤ 80%

10080A1	Standard CRE First Mortgage DSCR < 1 Remaining Maturity > 7 Years
10080B1	Standard CRE First Mortgage DSCR ≥ 1 Remaining Maturity > 7 Years
10080A2	Standard CRE First Mortgage DSCR < 1 Remaining Maturity ≥ 3 Years ≤ 7 Years
10080B2	Standard CRE First Mortgage DSCR ≥ 1 Remaining Maturity ≥ 3 Years ≤ 7 Years
10080A3	Standard CRE First Mortgage DSCR < 1 Remaining Maturity < 3 Years
10080B3	Standard CRE First Mortgage DSCR ≥ 1 Remaining Maturity < 3 Years

LTV > 80% ≤ 85%

10085A1	Standard CRE First Mortgage DSCR < 1 Remaining Maturity > 7 Years
10085B1	Standard CRE First Mortgage DSCR ≥ 1 Remaining Maturity > 7 Years
10085A2	Standard CRE First Mortgage DSCR < 1 Remaining Maturity ≥ 3 Years ≤ 7 Years
10085B2	Standard CRE First Mortgage DSCR ≥ 1 Remaining Maturity ≥ 3 Years ≤ 7 Years
10085A3	Standard CRE First Mortgage DSCR < 1 Remaining Maturity < 3 Years
10085B3	Standard CRE First Mortgage DSCR ≥ 1 Remaining Maturity < 3 Years

CRE Standard Second Mortgage Loans

CLTV < 60%

20060A1	Standard CRE Second Mortgage DSCR < 1 Remaining Maturity > 7 Years
20060B1	Standard CRE Second Mortgage DSCR ≥ 1 Remaining Maturity > 7 Years
20060A2	Standard CRE Second Mortgage DSCR < 1 Remaining Maturity ≥ 3 Years ≤ 7 Years
20060B2	Standard CRE Second Mortgage DSCR ≥ 1 Remaining Maturity ≥ 3 Years ≤ 7 Years
20060A3	Standard CRE Second Mortgage DSCR < 1 Remaining Maturity < 3 Years
20060B3	Standard CRE Second Mortgage DSCR ≥ 1 Remaining Maturity < 3 Years

CLTV ≥ 60% ≤ 80%

20080A1	Standard CRE Second Mortgage DSCR < 1 Remaining Maturity > 7 Years
20080B1	Standard CRE Second Mortgage DSCR ≥ 1 Remaining Maturity > 7 Years
20080A2	Standard CRE Second Mortgage DSCR < 1 Remaining Maturity ≥ 3 Years ≤ 7 Years
20080B2	Standard CRE Second Mortgage DSCR ≥ 1 Remaining Maturity ≥ 3 Years ≤ 7 Years
20080A3	Standard CRE Second Mortgage DSCR < 1 Remaining Maturity < 3 Years
20080B3	Standard CRE Second Mortgage DSCR ≥ 1 Remaining Maturity < 3 Years

CLTV > 80% ≤ 85%

20085A1	Standard CRE Second Mortgage DSCR < 1 Remaining Maturity > 7 Years
20085B1	Standard CRE Second Mortgage DSCR ≥ 1 Remaining Maturity > 7 Years
20085A2	Standard CRE Second Mortgage DSCR < 1 Remaining Maturity ≥ 3 Years ≤ 7 Years
20085B2	Standard CRE Second Mortgage DSCR ≥ 1 Remaining Maturity ≥ 3 Years ≤ 7 Years
20085A3	Standard CRE Second Mortgage DSCR < 1 Remaining Maturity < 3 Years
20085B3	Standard CRE Second Mortgage DSCR ≥ 1 Remaining Maturity < 3 Years

CRE and Multifamily - Level 3 Reporting (Continued)

CRE - Special Purpose First Mortgage Loans

LTV < 60%

10160A1	Special Purpose CRE First Mortgage DSCR < 1 Remaining Maturity > 7 Years
10160B1	Special Purpose CRE First Mortgage DSCR ≥ 1 Remaining Maturity > 7 Years
10160A2	Special Purpose CRE First Mortgage DSCR < 1 Remaining Maturity ≥ 3 Years ≤ 7 Years
10160B2	Special Purpose CRE First Mortgage DSCR ≥ 1 Remaining Maturity ≥ 3 Years ≤ 7 Years
10160A3	Special Purpose CRE First Mortgage DSCR < 1 Remaining Maturity < 3 Years
10160B3	Special Purpose CRE First Mortgage DSCR ≥ 1 Remaining Maturity < 3 Years

LTV ≥ 60% ≤ 80%

10180A1	Special Purpose CRE First Mortgage DSCR < 1 Remaining Maturity > 7 Years
10180B1	Special Purpose CRE First Mortgage DSCR ≥ 1 Remaining Maturity > 7 Years
10180A2	Special Purpose CRE First Mortgage DSCR < 1 Remaining Maturity ≥ 3 Years ≤ 7 Years
10180B2	Special Purpose CRE First Mortgage DSCR ≥ 1 Remaining Maturity ≥ 3 Years ≤ 7 Years
10180A3	Special Purpose CRE First Mortgage DSCR < 1 Remaining Maturity < 3 Years
10180B3	Special Purpose CRE First Mortgage DSCR ≥ 1 Remaining Maturity < 3 Years

LTV > 80% ≤ 85%

10185A1	Special Purpose CRE First Mortgage DSCR < 1 Remaining Maturity > 7 Years
10185B1	Special Purpose CRE First Mortgage DSCR ≥ 1 Remaining Maturity > 7 Years
10185A2	Special Purpose CRE First Mortgage DSCR < 1 Remaining Maturity ≥ 3 Years ≤ 7 Years
10185B2	Special Purpose CRE First Mortgage DSCR ≥ 1 Remaining Maturity ≥ 3 Years ≤ 7 Years
10185A3	Special Purpose CRE First Mortgage DSCR < 1 Remaining Maturity < 3 Years
10185B3	Special Purpose CRE First Mortgage DSCR ≥ 1 Remaining Maturity < 3 Years

CRE - Special Purpose Second Mortgage

CLTV < 60%

20160A1	Special Purpose CRE Second Mortgage DSCR < 1 Remaining Maturity > 7 Years
20160B1	Special Purpose CRE Second Mortgage DSCR ≥ 1 Remaining Maturity > 7 Years
20160A2	Special Purpose CRE Second Mortgage DSCR < 1 Remaining Maturity ≥ 3 Years ≤ 7 Years
20160B2	Special Purpose CRE Second Mortgage DSCR ≥ 1 Remaining Maturity ≥ 3 Years ≤ 7 Years
20160A3	Special Purpose CRE Second Mortgage DSCR < 1 Remaining Maturity < 3 Years
20160B3	Special Purpose CRE Second Mortgage DSCR ≥ 1 Remaining Maturity < 3 Years

CLTV ≥ 60% ≤ 80%

20180A1	Special Purpose CRE Second Mortgage DSCR < 1 Remaining Maturity > 7 Years
20180B1	Special Purpose CRE Second Mortgage DSCR ≥ 1 Remaining Maturity > 7 Years
20180A2	Special Purpose CRE Second Mortgage DSCR < 1 Remaining Maturity ≥ 3 Years ≤ 7 Years
20180B2	Special Purpose CRE Second Mortgage DSCR ≥ 1 Remaining Maturity ≥ 3 Years ≤ 7 Years
20180A3	Special Purpose CRE Second Mortgage DSCR < 1 Remaining Maturity < 3 Years
20180B3	Special Purpose CRE Second Mortgage DSCR ≥ 1 Remaining Maturity < 3 Years

CLTV > 80% ≤ 85%

20185A1	Special Purpose CRE Second Mortgage DSCR < 1 Remaining Maturity > 7 Years
20185B1	Special Purpose CRE Second Mortgage DSCR ≥ 1 Remaining Maturity > 7 Years
20185A2	Special Purpose CRE Second Mortgage DSCR < 1 Remaining Maturity ≥ 3 Years ≤ 7 Years
20185B2	Special Purpose CRE Second Mortgage DSCR ≥ 1 Remaining Maturity ≥ 3 Years ≤ 7 Years
20185A3	Special Purpose CRE Second Mortgage DSCR < 1 Remaining Maturity < 3 Years
20185B3	Special Purpose CRE Second Mortgage DSCR ≥ 1 Remaining Maturity < 3 Years

CRE and Multifamily - Level 3 Reporting (Continued)

Multifamily First Mortgage Loans

LTV < 60%

9060A1	Multifamily First Mortgage DSCR < 1 Remaining Maturity > 7 Years
9060B1	Multifamily First Mortgage DSCR ≥ 1 Remaining Maturity > 7 Years
9060A2	Multifamily First Mortgage DSCR < 1 Remaining Maturity ≥ 3 Years ≤ 7 Years
9060B2	Multifamily First Mortgage DSCR ≥ 1 Remaining Maturity ≥ 3 Years ≤ 7 Years
9060A3	Multifamily First Mortgage DSCR < 1 Remaining Maturity < 3 Years
9060B3	Multifamily First Mortgage DSCR ≥ 1 Remaining Maturity < 3 Years

LTV ≥ 60% ≤ 80%

9080A1	Multifamily First Mortgage DSCR < 1 Remaining Maturity > 7 Years
9080B1	Multifamily First Mortgage DSCR ≥ 1 Remaining Maturity > 7 Years
9080A2	Multifamily First Mortgage DSCR < 1 Remaining Maturity ≥ 3 Years ≤ 7 Years
9080B2	Multifamily First Mortgage DSCR ≥ 1 Remaining Maturity ≥ 3 Years ≤ 7 Years
9080A3	Multifamily First Mortgage DSCR < 1 Remaining Maturity < 3 Years
9080B3	Multifamily First Mortgage DSCR ≥ 1 Remaining Maturity < 3 Years

LTV > 80% ≤ 85%

9085A1	Multifamily First Mortgage DSCR < 1 Remaining Maturity > 7 Years
9085B1	Multifamily First Mortgage DSCR ≥ 1 Remaining Maturity > 7 Years
9085A2	Multifamily First Mortgage DSCR < 1 Remaining Maturity ≥ 3 Years ≤ 7 Years
9085B2	Multifamily First Mortgage DSCR ≥ 1 Remaining Maturity ≥ 3 Years ≤ 7 Years
9085A3	Multifamily First Mortgage DSCR < 1 Remaining Maturity < 3 Years
9085B3	Multifamily First Mortgage DSCR ≥ 1 Remaining Maturity < 3 Years

Multifamily Second Mortgage Loans

CLTV < 60%

29060A1	Multifamily Second Mortgage DSCR < 1 Remaining Maturity > 7 Years
29060B1	Multifamily Second Mortgage DSCR ≥ 1 Remaining Maturity > 7 Years
29060A2	Multifamily Second Mortgage DSCR < 1 Remaining Maturity ≥ 3 Years ≤ 7 Years
29060B2	Multifamily Second Mortgage DSCR ≥ 1 Remaining Maturity ≥ 3 Years ≤ 7 Years
29060A3	Multifamily Second Mortgage DSCR < 1 Remaining Maturity < 3 Years
29060B3	Multifamily Second Mortgage DSCR ≥ 1 Remaining Maturity < 3 Years

CLTV ≥ 60% ≤ 80%

29080A1	Multifamily Second Mortgage DSCR < 1 Remaining Maturity > 7 Years
29080B1	Multifamily Second Mortgage DSCR ≥ 1 Remaining Maturity > 7 Years
29080A2	Multifamily Second Mortgage DSCR < 1 Remaining Maturity ≥ 3 Years ≤ 7 Years
29080B2	Multifamily Second Mortgage DSCR ≥ 1 Remaining Maturity ≥ 3 Years ≤ 7 Years
29080A3	Multifamily Second Mortgage DSCR < 1 Remaining Maturity < 3 Years
29080B3	Multifamily Second Mortgage DSCR ≥ 1 Remaining Maturity < 3 Years

CLTV > 80% ≤ 85%

29085A1	Multifamily Second Mortgage DSCR < 1 Remaining Maturity > 7 Years
29085B1	Multifamily Second Mortgage DSCR ≥ 1 Remaining Maturity > 7 Years
29085A2	Multifamily Second Mortgage DSCR < 1 Remaining Maturity ≥ 3 Years ≤ 7 Years
29085B2	Multifamily Second Mortgage DSCR ≥ 1 Remaining Maturity ≥ 3 Years ≤ 7 Years
29085A3	Multifamily Second Mortgage DSCR < 1 Remaining Maturity < 3 Years
29085B3	Multifamily Second Mortgage DSCR ≥ 1 Remaining Maturity < 3 Years

Notes:

1. Maximum allowable LTV/CLTV is 85% for loans reported in the CRE or Multifamily portfolios.
2. LTV should be calculated using the current unpaid principal balance.
3. All second mortgage CLTV's should be calculated using the combined current unpaid principal balance of the first and second mortgages.
4. Loans within a portfolio must all be reported within the same reporting Level (e.g. CRE loan portfolio may not be partially reported as Level 1 and partially reported as Level 2).
5. DSCR = Debt Service Coverage Ratio.
6. Remaining Maturity = Number of years remaining before the Note reaches its maturity.
7. For more information on FHLBank Atlanta's eligibility guidelines for second lien position loans reported in the **CRE and Multifamily** portfolios, please refer to the [Eligible Mortgage Collateral](#) document (Page 3, Footnote 11), which is provided as an attachment to the as-of date notification letter or may be found in the **Resources** section at www.fhlatl.com under **Collateral**.