

explain. If AVMs were used, what was their source and how did you validate the values?

9. Does your institution maintain a post closing process for loan file due diligence, quality control, or loan compliance for the loans held in your reported portfolios? Is this performed internally or outsourced? How often do you perform this process? If applicable, please provide a copy of your current policy and discuss in detail below.

10. Describe your internal process that ensures only eligible loans are reported and receive value. This would include: who reviews the loans before being added to the QCR, specific coding for eligibility, internal reports used, etc.

11. Does your institution currently report loans secured by manufactured homes to FHLBank Atlanta? If so, what is the process used to determine if the manufactured home has been converted from personal property to real property?

12. What are your procedures for determining potential fraud?

13. If your institution has originated loans in a PACE (Property Assessed Clean Energy) loan jurisdiction, please describe your institution's procedure for determining PACE liens on any reported real estate loans.