

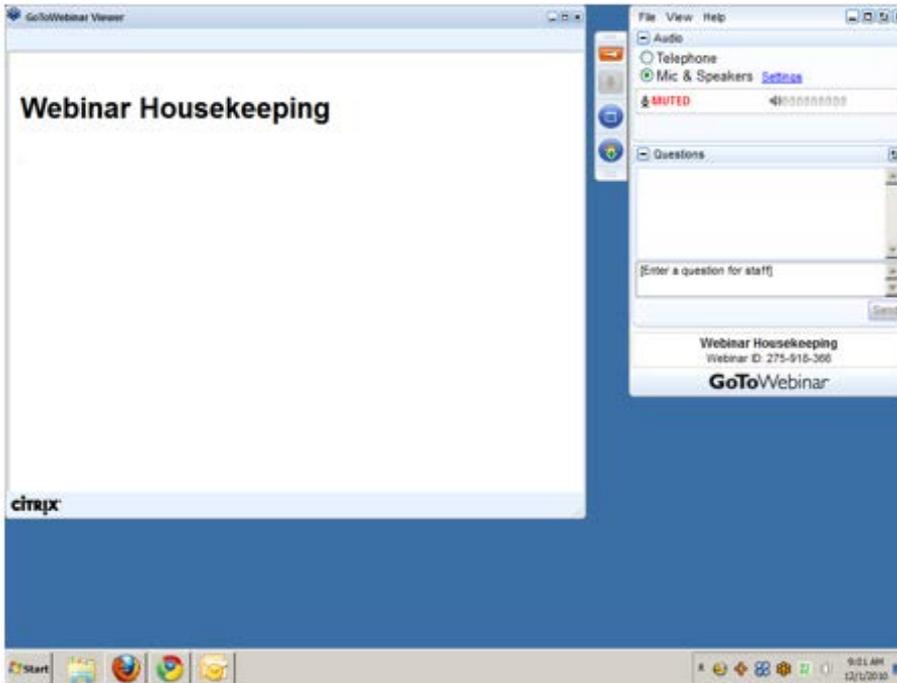


How to be a Successful Affordable Housing Program Applicant

2021 Sponsor Training

March 2, 2021



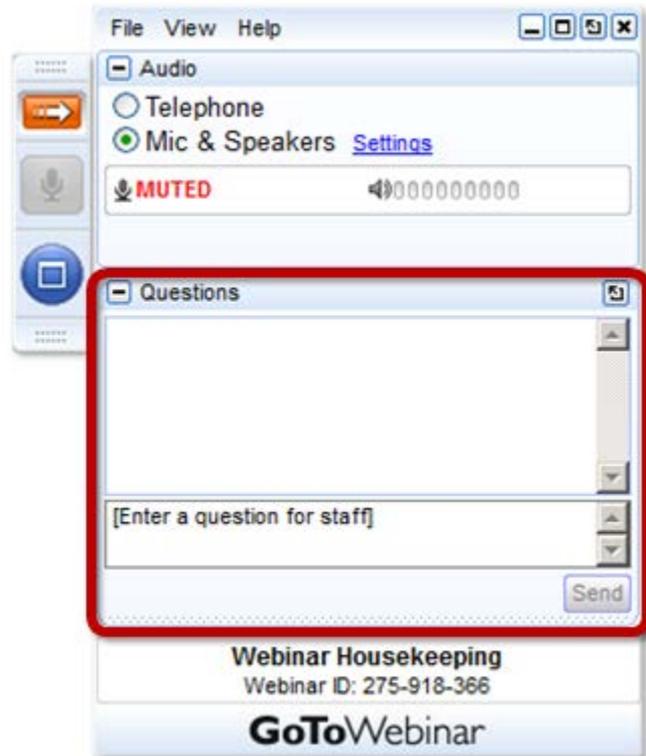


To the left is the GoToWebinar viewer through which you see the presentation

To the right is the control panel where you can raise your hand, ask questions, and select audio mode

Note:

The attendee control panel will collapse automatically when not in use by an attendee. To keep it open, click the “View” menu and uncheck “Auto-hide Control Panel”



Please submit your text questions and comments using the questions panel

- What is the AHP General Fund?
- What's New for 2021?
- Why Apply for the AHP General Fund?
- How to Apply
- Application Criteria
- The Role of Underwriting
- Compliance/Risk Management
- Online Application
- Helpful Resources
- Questions and Answers

What is the AHP General Fund?



Equity-like Funding for Rental or Ownership Development

- Each year we commit 10 percent of our annual net income to fund affordable housing initiatives
- AHP General Fund* is a flexible source of gap funding designed to help FHLBank Atlanta member financial institutions and their community partners develop affordable owner-occupied and rental housing for very low-income to moderate-income families and individuals
- AHP General Fund reduces rental project debt service
 - Permits a reduction in project rents to enhance affordability
 - Make projects feasible that otherwise may be infeasible
- AHP General Fund initiatives can be located anywhere in the country, but funds are accessed exclusively through members of FHLBank Atlanta

*formerly known as AHP Competitive

What Makes AHP Different than other Sources of Funds?

- Equity-like funding
 - Maximum direct subsidy of \$500,000 per project
- No interest accrues
- No expectation of repayment if the project continues to provide the housing as contemplated in the application
- Secured with a note and security instrument to ensure compliance through the affordability period
 - 15 years for rental
 - Five years for ownership projects that include a transfer of ownership
 - As of January 1, 2020, retention is not allowed for owner-occupied units that do not include transfer of ownership (e.g. rehabilitation)
- Projects are targeted to households making 80 percent of area median income (AMI) for AHP units

AHP General Fund – Rental Transaction Types



Rental Transaction Types



Woods at Yorktown | Yorktown, VA
AHP Investment: \$354,000
Total Development Cost: \$7,203,459

Reduces Project Debt Service

- Permits a reduction in project rents to enable affordability

Use of Funds

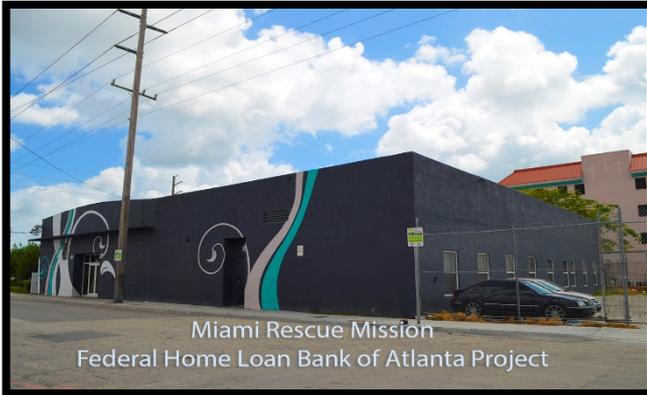
- Acquisition
- Rehabilitation
- New construction
- Construction to Perm
- Perm-only



Williams Square Apartments | Durham, NC
AHP Investment: \$160,000
Total Development Cost: \$2,242,861

AHP is available for simultaneous funding with other public or private funding sources.

Examples of FHLBank Atlanta AHP Projects



Miami Rescue Mission
Miami, Florida



Mulberry at Park Apartments
Baltimore, Maryland



The Greens at Irvington Mews
Baltimore, Maryland



Spartanburg Rescue Mission
Spartanburg, South Carolina

Example: 52-unit, Senior Rental Project

	Total Sources	AHP	Shareholder First Mortgage	Other Sources*
Acquisition	\$180,000	\$157,800		\$22,200
Construction	\$5,131,407	\$310,200	\$180,000	\$4,641,207
Soft Costs	\$706,376			\$706,376
Other Costs	\$1,010,059			\$1,010,059
Total Development Budget	\$7,027,842	\$468,000	\$180,000	\$6,379,842

Borrowing the Amount of AHP from the Shareholder

Total Shareholder First Mortgage	\$648,000
AHP	\$0
Shareholder Loan-to-Value (LTV)/cost	9.2%
Debt Coverage Ratio	0.56

Making Lending Possible and Projects Feasible

Using AHP Funds

Total Shareholder First Mortgage	\$180,000
AHP	\$468,000
Shareholder Loan-to-Value (LTV)/cost	2.6%
Debt Coverage Ratio	2.14

*Other sources include subordinate and soft debt and equity

Example: 8-unit, Senior Rental Project, Housing Authority Sponsor

	Total Sources	AHP	Shareholder First Mortgage	Other Sources*
Acquisition	\$25,000		\$25,000	\$0
Construction	\$1,028,578	\$83,000	\$209,328	\$819,250
Soft Costs	\$52,030	\$17,000	\$7,950	\$44,080
Other Costs	\$70,000		62,360	\$7,640
Total Development Budget	\$1,175,608	\$100,000	\$304,638	\$870,970

Borrowing the Amount of AHP from the Shareholder

Total Shareholder First Mortgage	\$404,638
AHP	\$0
Shareholder Loan-to-Value (LTV)/cost	34.4%
Debt Coverage Ratio	1.14

Improves Project Feasibility

Using AHP Funds

Total Shareholder First Mortgage	\$304,638
AHP	\$100,000
Shareholder Loan-to-Value (LTV)/cost	25.9%
Debt Coverage Ratio	1.51

*Other sources include subordinate and soft debt and equity

Mixed-income Housing AHP Example

Hallmark At Mobile – Rental, New Construction, Mobile, AL, 92 Units

	Total Sources	AHP	Shareholder First Mortgage	Other Sources*
Acquisition	\$480,000			\$480,000
Construction	\$8,304,200	\$870,000	\$1,000,000	\$6,434,200
Soft Costs	\$1,441,823			\$1,441,823
Other Costs	\$2,202,639			\$2,202,639
Total Development Budget	\$12,428,662	\$870,000	\$1,000,000	\$10,558,662

Borrowing the Amount of AHP from the Shareholder

Total Shareholder First Mortgage	\$1,870,000
AHP	\$0
Shareholder Loan-to-Value (LTV)/cost	15%
Debt Coverage Ratio	0.66

Making Lending Possible and Projects Feasible

Using AHP Funds

Total Shareholder First Mortgage	\$1,000,000
AHP	\$870,000
Shareholder Loan-to-Value (LTV)/cost	8.0%
Debt Coverage Ratio	1.44

*Other sources include subordinate and soft debt and equity

Supportive Housing AHP Example



Supportive Housing, New Construction Sanford, NC – 29 Very Low-income Units



Construction Sources and Uses	Total Costs	AHP	Shareholder	Other Sources
Acquisition	\$100,000		\$100,000	
Construction	\$1,464,367	\$350,000	\$198	\$1,114,169
Soft Costs	\$193,717		\$74,170	\$119,547
Other Costs	\$103,000		\$103,000	
Total Construction Budget	\$1,861,084	\$350,000	\$277,368	\$1,233,716

Getting Started

- All applications include a member financial institution
 - Members are the financial institutions that are part of FHLBank Atlanta
 - We can assist you in finding a member
- Sponsors are housing developers, public entities, contractors, community builders, and other organizations engaged in housing construction, rehabilitation, and development of affordable rental or owner-occupied housing
 - Sponsors drive the application process and submit applications to the member through AHPBuild
 - Members review and approve applications

Organizations or individuals that have received FHLBank Atlanta sponsorships or charitable contributions in the past 12 months prior to the application deadline are not eligible to receive AHP funds

Why Apply for the AHP General Fund?



- Provides equity-like funding for affordable housing projects
- Compatible with public and private debt and equity
- Provides funds for difficult to develop or critical need projects
- Stimulates real estate activity and economic development

What's New for 2021?



New Scoring Categories to Respond to Affordable Housing Needs

Category	Benefit
Health Care Empowerment	Provides access to essential health care for residents
Enhanced Broadband Access	Critical in today's environment <ul style="list-style-type: none">• Learning from home• Working
COVID-19 Response Funding	Accesses funding to help projects become feasible
Minority Depository Institution (MDI), Community Development Financial Institution (CDFI), and Low-Income Designated Credit Union (LIDCU) Funding Collaboration	Supports financial institutions that provide financial services to low- to moderate-income neighborhoods

AHP BUILD

New online application system

- Intuitive workflow
- Improved security for non-public information
- Integrated document management
- Improved communications





Application is submitted through AHPBuild by the sponsor

- *Login on the home page of FHLBank Atlanta's website*



Sponsor submits application to member for review and approval

- *Supporting documents are now uploaded through AHPBuild*



FHLBank Atlanta member approves application



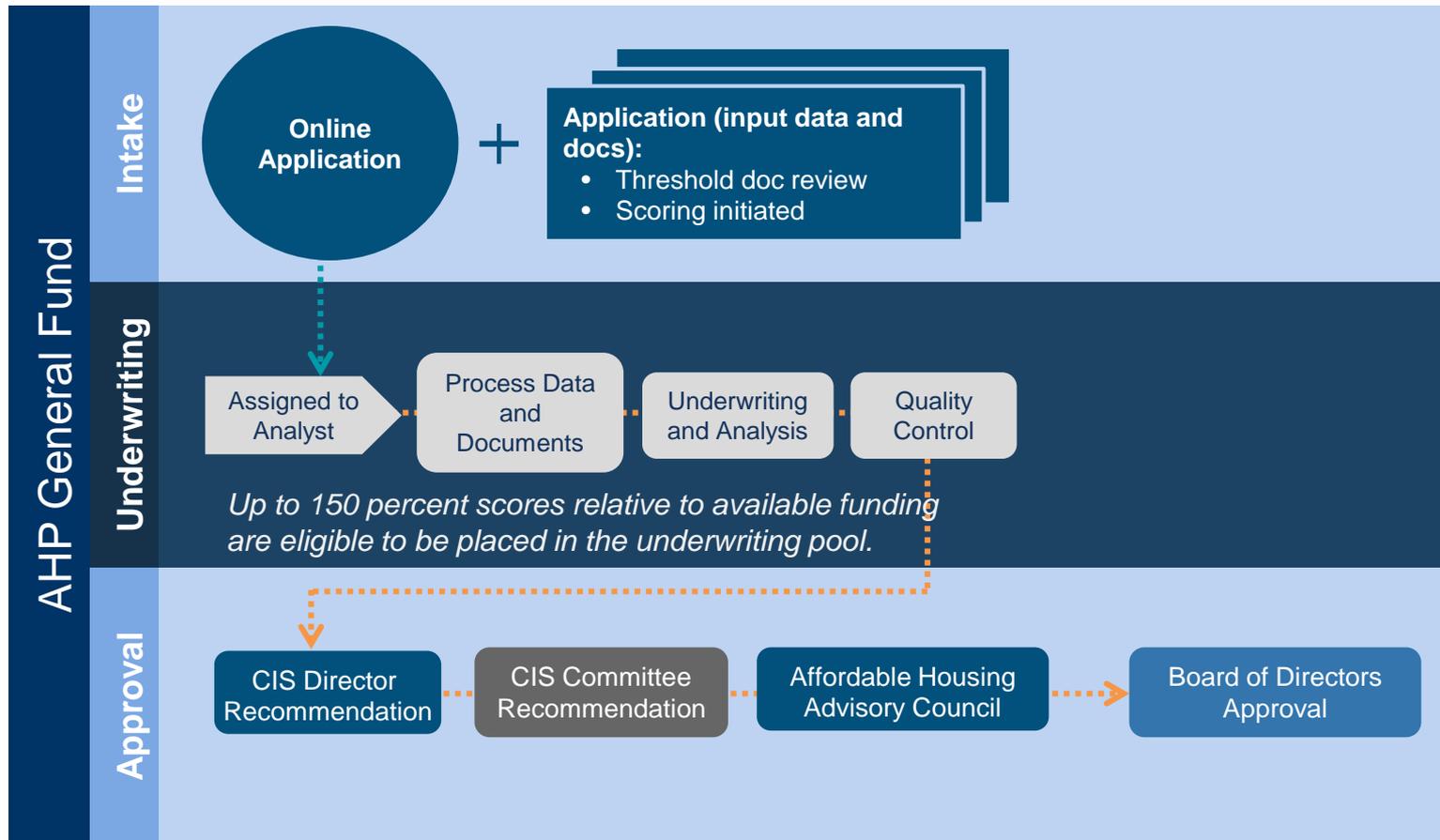
Webinars are offered to review the actual application content

When is the AHP General Fund Offered?

2021 Application Schedule



2021 Intake, Processing, Underwriting, and Approval





Application Certification

- Must be fully completed
- Must be signed by member representatives with either AHP authority or all authorities on the member's signature card
- Requires information about the sponsors development team



Site Control

- Changes of location are generally not allowed
- Sponsor site control is not required for owner-occupied rehabilitation



Permanent Sources and Uses Statement

- Submitted in the Bank's online application
- Rental projects also provide a 15-year pro forma



20 Percent of Funding Committed by an **Unrelated, Third Party**

- May include: perm or non-perm debt, equity, charitable contributions, letters of credit
- May NOT include: AHP subsidies, deferred developer fee, sponsor-provided mortgages



Project Specific Thresholds

- Ownership, down-payment assistance: 20 percent qualified homebuyers
- Owner-occupied rehabilitation: 20 percent with scope/cost and qualified
- New construction: conceptual plans/cost breakdown
- Rental rehabilitation: scope/cost breakdown



Project Sponsor

- Must be qualified and able
- No material party is on the AHP suspension list
- Must have an ownership interest
 - Rental: throughout the 15-year compliance period
 - Ownership development: must be integrally involved
- Changes of sponsor are generally not allowed
- Sponsor must disclose any past, current, or threatened claims or litigation that would have a material effect on the viability or success of the project

Application Criteria Scoring



Application Criteria Scoring



Category	Points	Type
Donated or Conveyed Government-owned or Other Property	5	Variable
Nonprofit or Government Sponsor	5	Variable
Targeting to Lower-income Households	20	Variable
Underserved Communities and Populations	5	Fixed
Creating Economic Opportunity – Promotion of Empowerment	5	Variable
Community Stability, Including Affordable Housing Preservation	10	Fixed
District Priorities		
Member Financial Participation	5	Fixed
Project Readiness	5	Fixed
Health Care Empowerment	10	Fixed
Enhanced Broadband Access	10	Fixed
COVID-19 Response Funding	10	Fixed
MDI, CDFI, or LIDCU Funding Collaboration	10	Fixed
Total	100	

Donated or Conveyed Government-owned or other Property

- Federal government property sold for a project
- Property donated by any other party at a nominal price
- At least 25 percent of the units, land, or land lots
- Donation must be contemporaneous with the AHP project
- The subject property must be donated by an entity not related to the sponsor, project owner, or member, prior to the disbursement of AHP funds
- A donation from government or quasi-government sellers or lessors to a related party is allowed

Available Points

5 Points / Variable

Nonprofit or Government Sponsor

- Rental Projects
 - Nonprofit sponsor has an ownership interest = 1 point
 - Nonprofit sponsor has a controlling interest = 5 points
- Ownership Projects
 - Marketing and outreach = 1 point
 - Property acquisition = 1 point
 - Pre-development = 1 point
 - Construction/rehabilitation = 1 point
 - Qualifying borrowers for home mortgages, including AHP = 1 point
 - Providing or arranging permanent mortgage financing = 1 point

Available Points

5 Points / Variable

Household Income Targeting

- Rental compared to rental, ownership compared to ownership
 - Income categories:
 - Moderate: >65-80 percent of AMI
 - Low: >50-65 percent of AMI
 - Very Low: 50 percent or less of AMI
- See the Implementation Plan for income guidelines
- Rental projects that reserve at least 60 percent of units for households with 50 percent or less of AMI receive the maximum 20 points
 - At least 20 percent of the units in a rental project must be for very low-income residents (50 percent or less of AMI)



Available Points

20 Points / Variable



FHLBank Atlanta - AHP Income Limits Calculator

Enter Calculation Criteria

HUD Year *

State *

County *

MSA *

Household Size *

Household Income *

This data is required.

CALCULATE AMI %



Expanding your Eligible Customer Base

- AHP Income Limit Methodology and Calculator
- Selects the greatest of four calculation methodologies
- Point-and-click calculator automatically provides the highest income limit

FHLBank Atlanta Income Calculator Tool

<https://cis.fhlbatl.com/regsponsor/incomecalculation>

AHP Income Limits

AHP Income Limits	1 Person Household	2 Person Household	3 Person Household	4 Person Household	5 Person Household	6 Person Household	7 Person Household	8+ Person Household
80%	\$70,560.00	\$80,640.00	\$90,720.00	\$100,800.00	\$108,880.00	\$116,960.00	\$125,040.00	\$133,120.00
65%	\$57,330.00	\$65,520.00	\$73,710.00	\$81,900.00	\$88,465.00	\$95,030.00	\$101,595.00	\$108,160.00
50%	\$44,100.00	\$50,400.00	\$56,700.00	\$63,000.00	\$68,050.00	\$73,100.00	\$78,150.00	\$83,200.00

Underserved Communities and Populations

Housing for Homeless Households

- 20 percent of the units are reserved for minimum of six month occupancy throughout the AHP retention period
- HUD definition of “homeless households”
- The creation of permanent owner-occupied housing reserving at least 20 percent of the total project units for homeless households

Available Points

5 Points / Fixed



Example: Moore Place
Location: Charlotte, NC
AHP Subsidy: \$1,000,000
of Units/Type: 85 Supportive Housing Units

Creating Economic Opportunity – Promotion of Empowerment

Empowerment Activities	Rental	Ownership Development / Down-payment Assistance	Owner-occupied Rehabilitation
Homeownership Education Program • Pre-closing Counseling		5 Points	
Employment Readiness Program	2.5 Points		
Onsite Daycare (Child or Adult)	2.5 Points		
Training and Education Program	2.5 Points		2.5 Points
Owner/Resident Involvement Program	2.5 Points		2.5 Points
Counseling Program (Homeowners and Tenants)	2.5 Points		2.5 Points

Available Points

5 Points / Fixed

Community Stability, Including Affordable Housing Preservation

Vacant or Abandoned

- The redevelopment of vacant residential where at least 60 percent of the units are vacant at the time of acquisition by the property owner, and all vacant or abandoned units are being rehabilitated;
- In the case of existing non-residential properties, 100 percent of the building is vacant or abandoned

Neighborhood Stabilization

- A project that is located in a neighborhood that is part of a neighborhood stabilization plan approved by a unit of federal, state, or local government and is a target area for the receipt of federal, state or local government funding or support services in the stabilization of the neighborhood

Properties Located in a High Income Area

- A project that is located in a census tract that is less than or equal to 10 percent below the poverty line, based on the most recent HUD data available at the time of application

Available Points

10 Points / Fixed

Member Financial Participation

- Minimum five percent of total development costs
- Permanent or construction financing
- Letter of Credit
- Debt or equity
- The member's financing must clearly flow through to the project to demonstrate the member's direct participation in the project
- Credit must be extended and closed simultaneous with or prior to the project's other real estate financing (including AHP)

Available Points

5 Points / Fixed

Project Readiness

Rental

- Non-LIHTC: 100 percent of non-FHLBank AHP permanent sources committed
- Nine percent LIHTC: tax credits awarded by state allocating agency
- Four percent LIHTC: 100 percent of non-FHLBank AHP permanent sources committed

Ownership

(New Construction/Rehabilitation)

- 75 percent of the units presold (contract executed with funds in escrow, mortgage qualified, and homebuyer income qualified for AHP)

Owner-Occupied Rehabilitation

- 75 percent of the units have been identified, rehab specifications and cost breakdown have been determined for identified units and homeowners are income eligible for AHP

Down-payment Assistance

- 100 percent of the homebuyers identified and qualified (homebuyer contribution in escrow (IDA acceptable) and homebuyer income qualified for AHP)

Available Points

5 Points / Fixed

Health Care Empowerment



Available Points

10 Points / Fixed



- Project will provide health care delivery, referrals, or services throughout the entire AHP retention period, such as those listed below.
- May be on-site, mobile services, or offsite.
- Structured agreement required
 - Examples:
 - Primary medical care including vaccinations and screening programs
 - Mental health counseling
 - Alcohol or substance abuse counseling
 - Other (describe the service)

Enhanced Broadband Access



Provide at least two of the following:

- Projects where 100 percent of the units have access to four times the minimum broadband download speed according to the Federal Communications Commission (FCC) definition of advanced telecommunications capability
- Computers in a quantity equal to the number of units in the project times 10 percent
- Free or reduced cost broadband access devices, such as computer equipment, tablets, or hotspot devices
- Long-term credit toward the cost of broadband services to the residents
- Participation in a federal, state, or local broadband access program (e.g., Connect America Fund, USDA Rural Broadband Initiative)
- Must be made available to all residents

Available Points

10 Points / Fixed



COVID-19 Response Funding



Available Points

10 Points / Fixed

- Funding from the local fund (i.e. where the AHP project is located) established and capitalized in response to COVID-19
 - The amount of capital funding for the project must be at least five percent of total development budget
 - Total operational funding or rental assistance amount must be equivalent to at least five percent of the total development budget

MDI, CDFI, LIDCU Funding Collaboration



- The financing must achieve the objective of encouraging funding collaborations between an MDI, CDFI, or LIDCU and another member financial institution.
- MDI, CDFI, or LIDCU shareholders*
 - Must be shareholders as of the application deadline date
 - Must be designated as an MDI, CDFI, or LIDCU as of the application deadline date
 - Must provide the funding to the project
 - Must collaborate with another MDI, CDFI, or LIDCU to receive the points

*A list of eligible MDIs, CDFIs, and LIDCUs is available in the Resource Center on the Bank's website

The Role of Underwriting





Project Communications

- FHLBank Atlanta only discusses projects with primary project sponsor and/or member and will not discuss projects with consultant without member and/or project sponsor present



Budget Guideline Examples

- Sponsor's acquisition cost or donated value supported by appraisal, if available
- Reasonable hard cost based on industry construction cost data
- Capitalized Reserves:
 - Maximum nine months operating expenses plus nine months of hard debt service
 - Maximum 12 months operating expenses plus 12 months of hard debt service for projects with 100 percent of units reserved for supportive housing households
- Items in the development budget typically paid as operating expenses are included in the reserves calculation



Budget Guideline Examples

- No cash-out to a related party seller
- 100 percent of net proceeds to seller from purchase of a property from a related party must become a source of funds for the subject project
 - Not applicable for governmental or quasi-governmental seller or when AHP funds are used to replace short-term debt or equity from the sponsor or a related party for property acquisition prior to the AHP funding
- Total soft cost maximum percentage
 - Rental Projects
 - 35 percent for four percent LIHTC with bonds
 - 28 percent for nine percent LIHTC projects
 - 22 percent for non-LIHTC
 - 25 percent for ownership development projects
 - 20 percent for owner-occupied rehabilitation



Developer Fee Guidelines

- 15 percent maximum of total development costs, net of developer fee, capitalized reserves, and acquisition costs for development projects with transfer of ownership
 - Developer fee is not allowed for rehabilitation and/or new construction projects with no transfer of ownership
 - Developer fee includes fees paid to consultants for services normally provided by a developer
 - FHLBank Atlanta may defer to state HFA guidelines if using state-administered funding



Developer Fee Guidelines

- There is a five percent consultant fee maximum of total development costs, net of consultant fee, capitalized reserves, and acquisition costs for rental projects with no transfer in ownership where the project is 100 percent owned by the nonprofit sponsor
- Developer fee cannot increase if construction financing has closed and there is not a proportional increase in hard cost



Deferred Developer Fee Guidelines

- If financing has closed on or before application with deferred developer fee or other subordinate funding from a related party (“bridge” funds, e.g., owner equity) as a source of funding
 - Then up to 50 percent of the AHP award can be used to reduce deferred developer fee or other subordinate funding from a related party; and
 - At least 25 percent of the total developer fee remains deferred



Deferred Developer Fee Guidelines – Example

- Project closed prior to the application deadline with \$400,000 developer fee (\$100,000 upfront and \$300,000 deferred)
- Since closing, development costs have increased \$200,000 creating a funding gap
- AHP application is for \$400,000
 - \$200,000 of award (50 percent) could be used to reduce deferred developer fee to \$100,000 (25 percent remains deferred)



Pro Forma Guideline Examples

- Debt coverage ratio: 1.00 minimum, 1.50 maximum at application
- 1.75 maximum, after application, if new or additional sources of equity are secured that results in a reduction in hard debt service
- Alternate need for subsidy test may be used for projects with no hard debt or DCR outside these parameters
- Net cash flow: Maximum 15 percent of effective gross income
- Management fees: Maximum nine percent of gross rent
- Replacement reserves: Up to \$450 per unit per year
- Annual operating expense: Maximum 80 percent of effective gross income (EGI) in year one (90 percent of EGI in year one for projects receiving maximum targeting points)



Market Feasibility Guideline Example

- Defer to market feasibility approved by the state if using state-administered funding



Development Timing

- **October 2021:** Award Approvals
- **6 Months** (April 2022): Zoning
- **12 Months** (October 2022): All funding sources must be committed
- **18 Months** (April 2023): AHP funded
- **39 Months** (April 2025): Report complete

Sponsors have 39 months to take down AHP funds for ownership projects that are funded at homebuyer closing.

Requirements to Report Complete

- Member must draw down all AHP General Fund subsidies
- Construction must be complete
- All requested documents must be received and approved by the Bank with the exception of documents related to residency (sampling units for income and rents, and validation of other scoring related categories such as veterans and homeless is deferred to Initial Monitoring Review (IMR))
- Ownership: all owner-occupied units must be sold and occupied by eligible households
- Rental: projects must have a certificate of occupancy and be at least 75 percent occupied



Post Development Compliance

- Affordability/Retention Period
 - Five-year retention – ownership projects with a transfer of ownership
 - Retention is not allowed for owner-occupied units that do not include transfer of ownership
 - 15-year retention – rental projects
- Initial Monitoring Review
 - Within six months of reporting complete
- Long Term Monitoring (LTM)
 - Rental (excluding LIHTC) only
 - Reviews every two to six years
 - Annual certifications



Project Completion

- Sponsors will need to maintain and provide:
 - Fully executed and recorded AHP retention agreement for your project
 - Resident income and rents will be reviewed to confirm targeting commitments throughout the compliance period
 - Refer to Section 3.6 of the Bank's Implementation Plan for a list of documentation requirements, post-award

- **Promptly notify the Bank after discovery or notice of any material change, either positive or negative, that would affect the project**

Scoring Commitments

- Owner and Sponsor shall, at all times from project completion through the end of the AHP retention period, continue to meet all scoring and underwriting commitments in the application, subject to modification as may be approved by the Bank

Conflicts Between AHP and Other Funders

- It is the project sponsor's responsibility to ensure that compliance with all AHP requirements can be met and are not in conflict with other financing and/or service providers' project or program requirements.

Modifications

- Per AHP regulation §1291.29
 - (a) Modification procedure. If, prior to or after final disbursement of funds to a project from all funding sources, in order to remedy noncompliance or receive additional subsidy, there is or will be a change in the project that would change the score that the project application received in the AHP funding round in which it was originally scored and approved, had the changed facts been operative at that time, a Bank shall approve in writing a request for a modification to the terms of the approved application, provided that:
 - (1) The Bank first requests that the project sponsor or owner make a reasonable effort to cure any noncompliance within a reasonable period of time, and the noncompliance could not be cured within a reasonable period of time;
 - (2) The project, incorporating any such changes, would meet the eligibility requirements of this part;
 - (3) The application, as reflective of such changes, continues to score high enough to have been approved in the AHP funding round in which the application was originally scored and approved by the Bank, which is as high as the lowest ranking alternate approved for funding by the Bank if the Bank has a written policy to approve alternates for funding; and
 - (4) There is good cause for the modification, which may not be solely remediation of noncompliance, and the analysis and justification for the modification, including why a cure of noncompliance was not successful or attempted, are documented by the Bank in writing.

Any person who knowingly makes a false statement or misrepresentation to the Federal Home Loan Bank is subject to penalties that may include disqualification of application, sponsor suspension, fines, imprisonment, or both, under the provision of Title 18, United States Code, Sec. 1014, including, but not limited to:

- Members
 - Loan Officers
 - Processors (Submitters)
 - Underwriters (Approvers/Program Managers)
 - Closers
- Closing Agents
- Contractors/Inspectors
- Real Estate Agents



Examples of a false statements include but are not limited to:

- Omitting or not fully disclosing information on the application certification
 - Certification must remain true throughout entire underwriting period
- Not having completed work that was represented to the Bank as complete
- Not disclosing if under investigation by a law enforcement agency or applicable regulator
- Sources and uses submitted are not consistent throughout funders
- You have the duty to disclose any material changes to the project to the Bank in a timely manner



New Project Sponsors

- Registered sponsors do not need to register again
- Go to FHLBank Atlanta website to start a new one-time registration
 - <https://cis.fhlbatl.com/regsponsor/>
- Previously registered sponsors still need to review their organization profile to ensure it is up to date

New Project Sponsors

- Enter organization information and contact
- What is the primary role of your organization?
 - Sponsor Only – Has ownership interest (rental projects) and/or is integrally involved (ownership projects)
 - Developer Only – Provides development services for a project; not a party to the AHP agreement
 - Sponsor and Developer – Ownership interest and development services
 - Consultant – AHP application consultant
- Update your sponsor profile in AHPBuild now and throughout the life cycle of the project

New Project Sponsors

Upon the Bank's approval, the sponsor will receive the following documents to be executed and submitted

- Resolution authorizing participation in FHLBank Atlanta's Community Investment Services programs
- Certificate of Incumbency (authorizes agents for sponsor)
- Access form for sponsor web system access
- Terms and conditions for sponsor web system access
 - **Following review, a user ID and password will be issued**

Services

How We Help

Why Join

Who We Are

Get in Touch

RESOURCE CENTER

FAQS

CAREERS

FIND A MEMBER

Sponsor Login



Trouble logging in? [Get help](#)



Site Search

Online Application Components

- AHP application is submitted online through the FHLBank Atlanta website www.fhlbatl.com
 - Choose “Sponsor” before clicking the orange “Login” icon
 - All supporting documents (e.g., site control and funding commitments) are attached in the online system with the application



Federal Home Loan Bank of Atlanta Login

You are attempting to access a protected resource. Please identify by entering your User ID and Password.

User ID

User ID

Password

Password

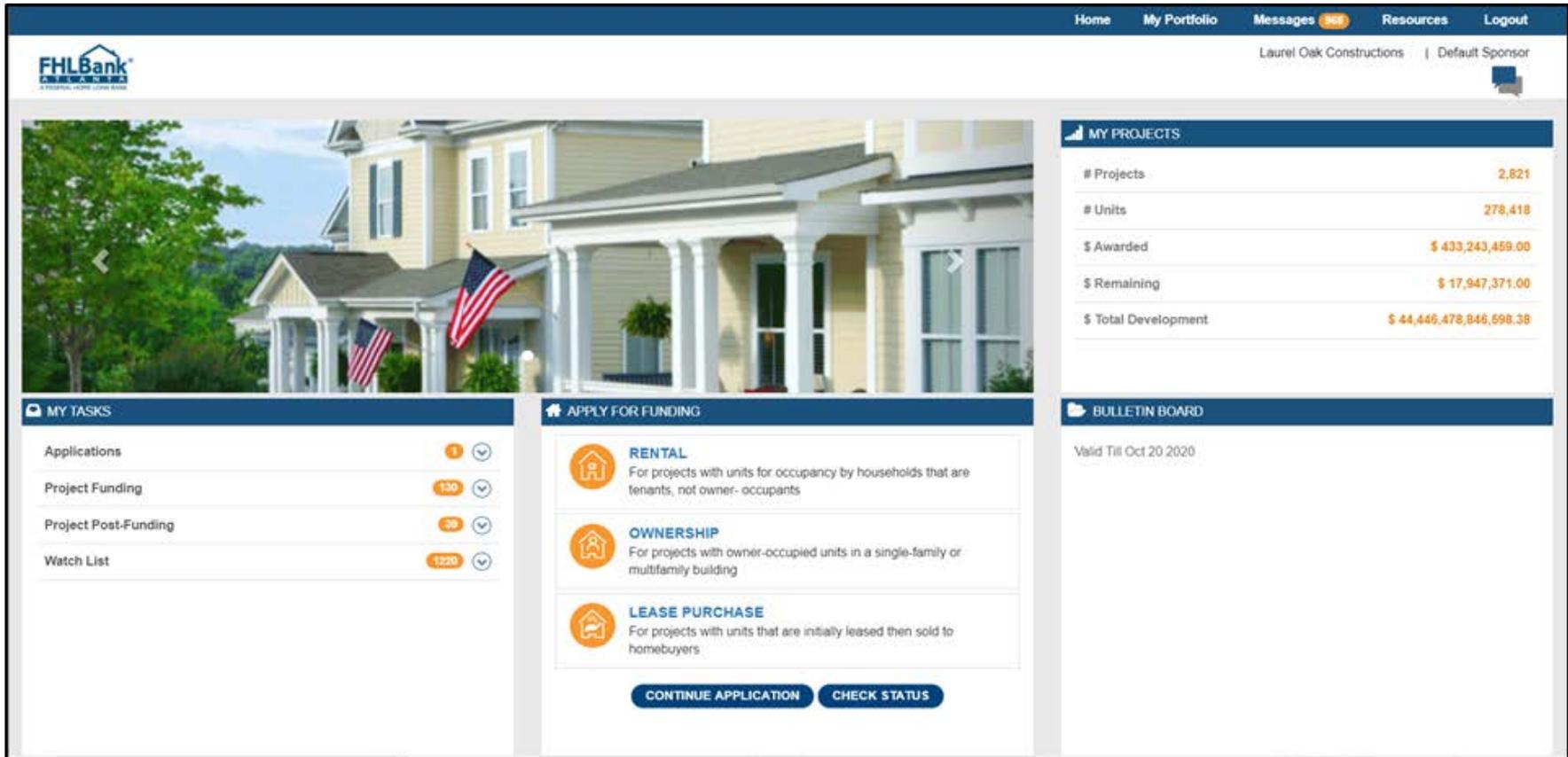
Show

LOGIN

*User IDs and Passwords are assigned by Federal Home Loan Bank of Atlanta.
If you do not know your ID or Password, please call FHLBank Atlanta Customer Service
at 1.800.536.9650.*

Online Application Components

Application Home



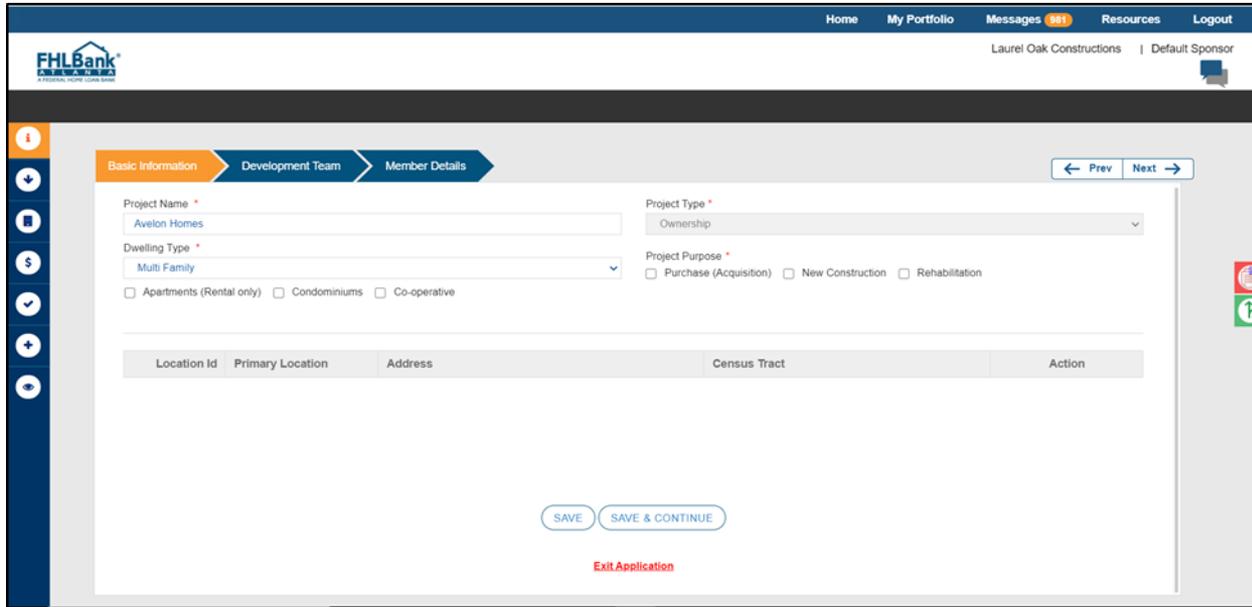
The screenshot displays the 'Application Home' interface. At the top, a navigation bar includes 'Home', 'My Portfolio', 'Messages' (with a notification badge), 'Resources', and 'Logout'. The user is identified as 'Laurel Oak Constructions' with the role of 'Default Sponsor'. A large banner image shows a modern yellow house with a porch and American flags. Below the banner, the page is divided into several sections:

- MY TASKS:** A list of tasks with counts and dropdown arrows: Applications (1), Project Funding (130), Project Post-Funding (38), and Watch List (1320).
- APPLY FOR FUNDING:** Three categories with icons and descriptions:
 - RENTAL:** For projects with units for occupancy by households that are tenants, not owner-occupants.
 - OWNERSHIP:** For projects with owner-occupied units in a single-family or multifamily building.
 - LEASE PURCHASE:** For projects with units that are initially leased then sold to homebuyers.Buttons for 'CONTINUE APPLICATION' and 'CHECK STATUS' are located below these categories.
- MY PROJECTS:** A summary table of project statistics.
- BULLETIN BOARD:** A section with a notice: 'Valid Till Oct 20 2020'.

Metric	Value
# Projects	2,821
# Units	278,418
\$ Awarded	\$ 433,243,469.00
\$ Remaining	\$ 17,947,371.00
\$ Total Development	\$ 44,446,478,846,598.38

Apply for Funding	Description
RENTAL	Allows you to initiate AHP subsidy application for projects with units for households that are for tenant's occupancy No owner-occupants
OWNERSHIP	Allows you to initiate AHP subsidy application for projects with owner-occupied units in a single or multifamily building
LEASE-PURCHASE	Allows you to initiate AHP subsidy application for projects with units initially leased subsequently sold to the homeowners
CONTINUE APPLICATION	Allows you to access the incomplete/partially saved applications
CHECK STATUS	Allows you to check the status of your applications submitted in the current round.

General Information

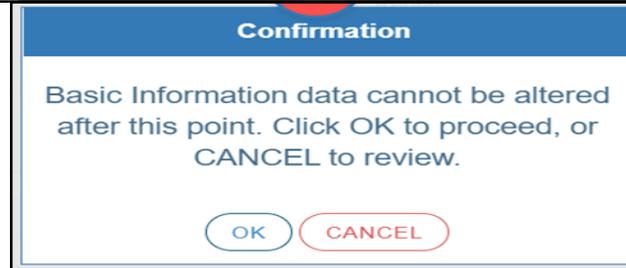


The screenshot displays the 'Basic Information' step of an online application. The interface includes a top navigation bar with links for Home, My Portfolio, Messages (81), Resources, and Logout. The user is identified as 'Laurel Oak Constructions' with a 'Default Sponsor'. The application progress is shown as 'Basic Information' (active), 'Development Team', and 'Member Details'. The 'Basic Information' section contains the following fields:

- Project Name: Avelon Homes
- Dwelling Type: Multi Family
- Project Type: Ownership
- Project Purpose: Purchase (Acquisition), New Construction, Rehabilitation
- Apartment types: Apartments (Rental only), Condominiums, Co-operative

Below the form is a table with the following columns: Location Id, Primary Location, Address, Census Tract, and Action.

At the bottom of the form are buttons for 'SAVE', 'SAVE & CONTINUE', and 'Exit Application'.



Confirmation

Basic Information data cannot be altered after this point. Click OK to proceed, or CANCEL to review.

OK CANCEL

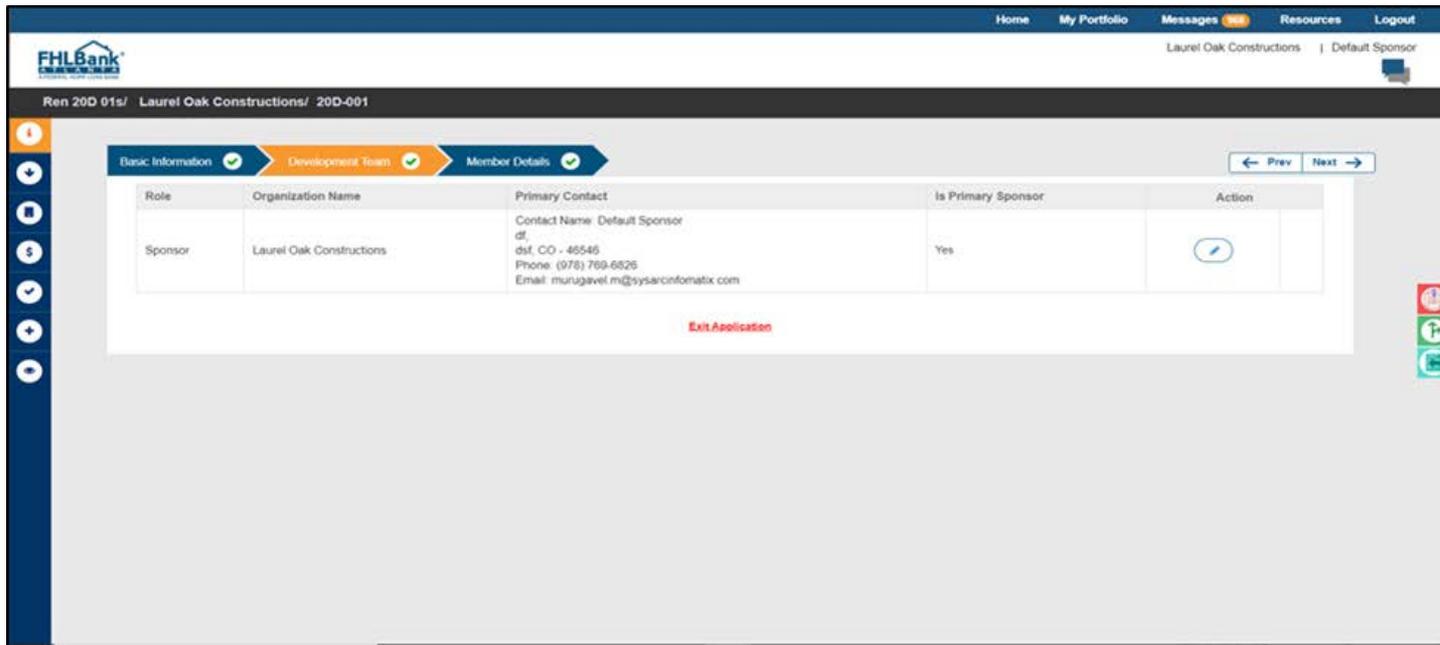
Rental Project Purpose

- If a project involves the purchase and rehabilitation of existing units, it is both a purchase and rehabilitation project
- A project that does not include the purchase of units but involves rehabilitation is a rehabilitation project
- If your project involves adaptive reuse, your project purpose is rehabilitation

Ownership Project Purpose

Project Purpose: Ownership or Lease Purchase	Description
Ownership	For project owner-occupied units in a single-family or multifamily building
Lease Purchase	For projects with units that are initially leased then sold to homebuyers

Development Team and Member Details



The screenshot displays the FHLBank online application interface. The top navigation bar includes links for Home, My Portfolio, Messages (with a notification icon), Resources, and Logout. The user is logged in as 'Laurel Oak Constructions' with the role of 'Default Sponsor'. The application title is 'Ren 20D 01s/ Laurel Oak Constructions/ 20D-001'. The main content area shows a progress bar with three steps: 'Basic Information' (checked), 'Development Team' (checked), and 'Member Details' (checked). Below the progress bar is a table with the following data:

Role	Organization Name	Primary Contact	Is Primary Sponsor	Action
Sponsor	Laurel Oak Constructions	Contact Name: Default Sponsor dfl CO - 45545 Phone: (978) 769-6526 Email: murugavel.m@sysarconformatx.com	Yes	

Below the table, there is a red 'Exit Application' button. The interface also features a left sidebar with navigation icons and a right sidebar with utility icons.

Project Targeting

Reliable Builders / Laurel Oak Constructions / 20D-121

Targeting ← Prev Next →

[+ ADD NEW](#)

Unit Type	Very - Low Income			Low Income			Moderate Income			High Income	
	Units	Sched.Rent	Max Rent	Units	Sched.Rent	Max Rent	Units	Sched.Rent	Max Rent	Units	Sched.Rent
1 Bedroom	3	100.00	\$588.67	3	150.00	\$765.27	3	200.00	\$941.88	3	250.00
Total Income		\$300.00			\$450.00			\$600.00			\$750.00

Income Targeting

Income Level	Number of Units	Percentage of AHP-Assisted Units (%)	Percentage of Total Units (%)
High (> 80.01% of AMI)	3	N/A	25.00
Moderate (> 65.01% to 80.00% of AMI)	3	33.33	25.00
Low (> 50.01% to 65.00% of AMI)	3	33.33	25.00
Very - Low (<= 50.00% of AMI)	3	33.33	25.00

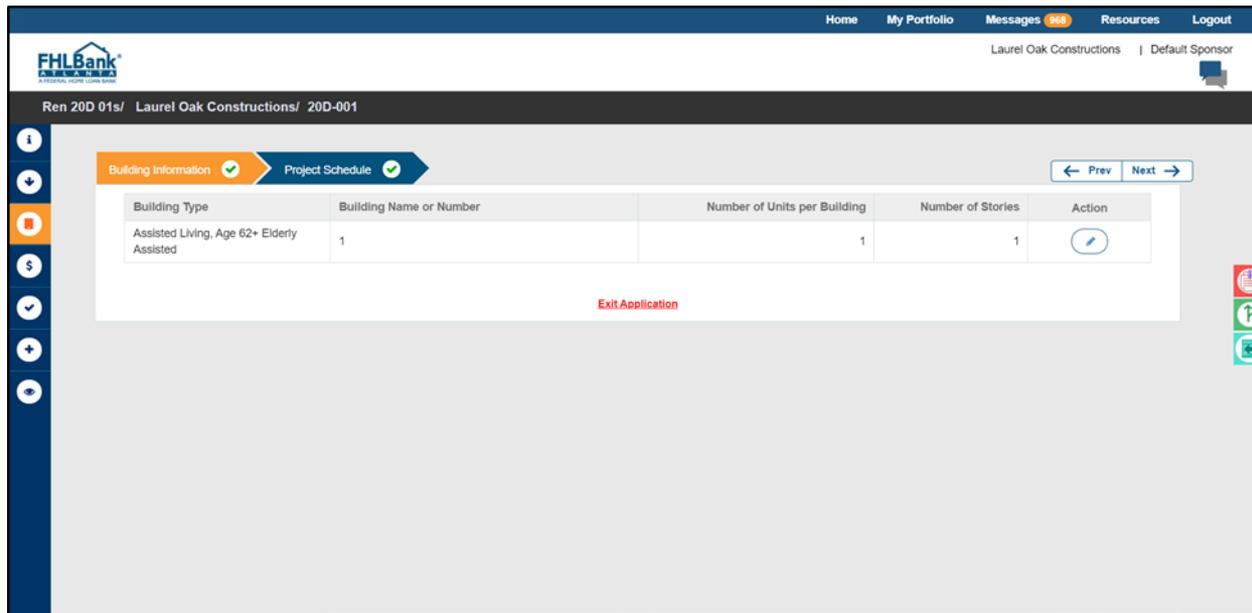
Total Number of Units: 12
Total Number of AHP-Assisted Units: 9

Is the project located in area eligible for USDA rural development housing program? *

Income and Rent Targeting

- List income level of targeted residents
- Refer to Section 2.1 (Income Eligibility Guidelines) of the AHP Implementation Plan
- Rental projects must have at least 20 percent of the units at or below very low-income (50 percent or less of AMI)
- Only the tenant paid portion of rents should be entered in the scheduled rents column of rent targeting
- Do not include tenant-based or other forms of rental assistance

Building Information



The screenshot displays the 'Building Information' section of an online application. The interface includes a top navigation bar with links for Home, My Portfolio, Messages (998), Resources, and Logout. The user is identified as 'Laurel Oak Constructions' with a 'Default Sponsor'.

The main content area shows a progress indicator with 'Building Information' (checked) and 'Project Schedule' (checked). Below this is a table with the following data:

Building Type	Building Name or Number	Number of Units per Building	Number of Stories	Action
Assisted Living, Age 62+ Elderly Assisted	1	1	1	

Below the table, there is a red 'Exit Application' button. The interface also features a left sidebar with navigation icons and a right sidebar with additional icons.

Building Construction

- Collects Building Information
 - Includes any residential buildings (new construction and rehabilitation)
 - Also includes any non-residential buildings

Building Information

Building Information

Building Type *

Total Residential Units *

Commercial Space (sq ft) *

Number of Stories *

Frame *

Location of Units per Building *

Average Gross Conditioned Floor Area per Unit (sq ft) *

Commercial % Gross Conditioned *

Building Name or Number *

Garage per Unit *

Additional Information

TEST QA *

Floor Area Breakdown

	Total # of Buildings	Gross Conditioned Floor Area(1)	Covered Exterior Floor Area(2)
Residential Buildings *	<input type="text" value="1"/>	<input type="text" value="1"/>	<input type="text" value="1"/>
Separate Community Buildings *	<input type="text" value="1"/>	<input type="text" value="1"/>	<input type="text" value="1"/>
Subtotal Buildings	<input type="text" value="2"/>	<input type="text" value="2"/>	<input type="text" value="2"/>
Attached Parking Garages *	<input type="text" value="1"/>	<input type="text" value="1"/>	<input type="text" value="1"/>
Detached Parking Garages *	<input type="text" value="1"/>	<input type="text" value="1"/>	<input type="text" value="1"/>
Subtotal Parking Garages *	<input type="text" value="2"/>	<input type="text" value="2"/>	<input type="text" value="2"/>
Total	<input type="text" value="4"/>	<input type="text" value="4"/>	<input type="text" value="4"/>

Scope of Work

New Construction
 Level Condition Prior to Construction *

Renovation or Adaptive Work
 Rehab. Selection *

Rehab. Definition *

Quality of Material and Site Improvements
 Quality Selection *

Quality Definition *

Project Construction Form

Avg Gross Coverd Floor Area Per Unit *

Stories Above Grade *

General Shape of Buildings *

Story Height (feet inches or Decimal) *

Structural Frame *

Elevator *

Exterior Wall Covering	Material	Adapt %
Primary *	<input type="text" value="Brick, SBC"/>	<input type="text" value="100"/>
Secondary	<input type="text" value="---SELECT---"/>	<input type="text" value=""/>
Other	<input type="text" value="---SELECT---"/>	<input type="text" value=""/>

WBC *

Fire Alarm System *

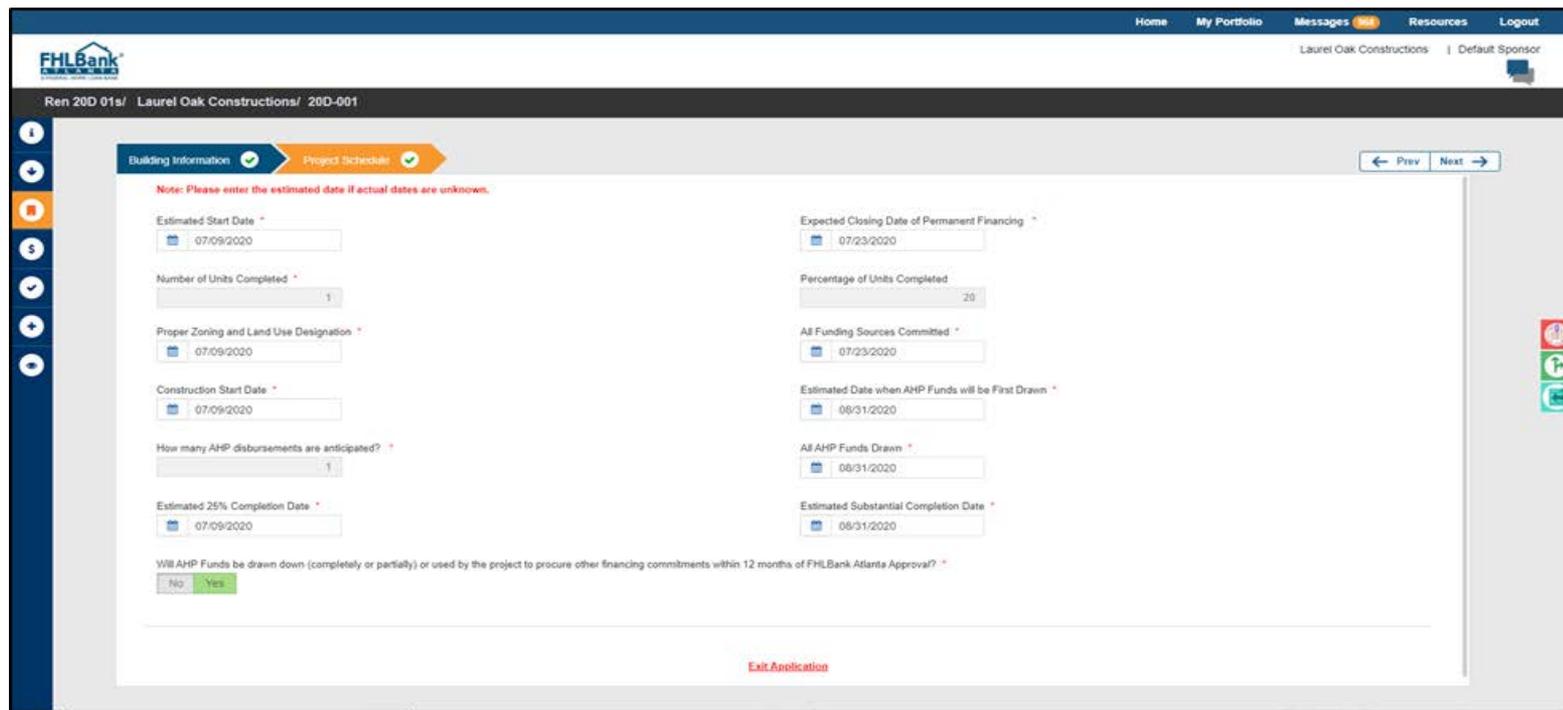
Sprinklers *

Exterior Storage area (Covered and Uncovered) *

Unit Parking *

[CLOSE](#)

Project Schedule

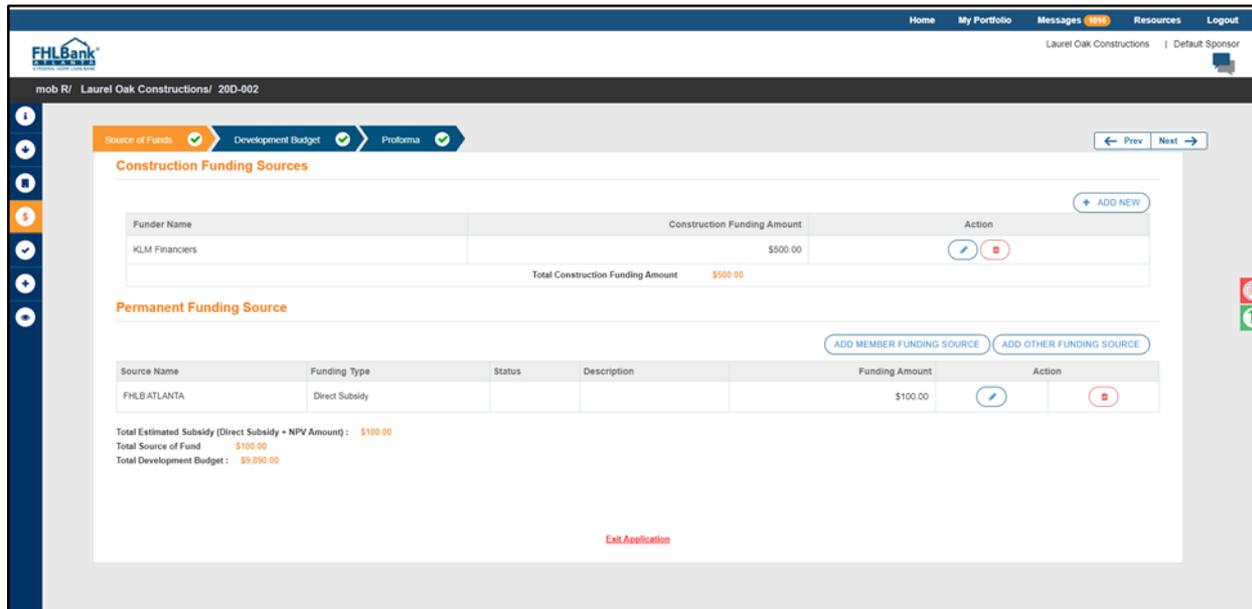


The screenshot shows a web application interface for entering project schedule information. The page title is "Ren 20D 01s/ Laurel Oak Constructions/ 20D-001". The navigation bar includes "Home", "My Portfolio", "Messages", "Resources", and "Logout". The user is logged in as "Laurel Oak Constructions" with a "Default Sponsor" role. The main content area is titled "Project Schedule" and contains a form with the following fields:

- Estimated Start Date: 07/09/2020
- Expected Closing Date of Permanent Financing: 07/23/2020
- Number of Units Completed: 1
- Percentage of Units Completed: 20
- Proper Zoning and Land Use Designation: 07/09/2020
- All Funding Sources Committed: 07/23/2020
- Construction Start Date: 07/09/2020
- Estimated Date when AHP Funds will be First Drawn: 08/31/2020
- How many AHP disbursements are anticipated?: 1
- All AHP Funds Drawn: 08/31/2020
- Estimated 25% Completion Date: 07/09/2020
- Estimated Substantial Completion Date: 08/31/2020

At the bottom of the form, there is a question: "Will AHP Funds be drawn down (completely or partially) or used by the project to procure other financing commitments within 12 months of FHLBank Atlanta Approval?" with radio buttons for "No" and "Yes". The "Yes" button is selected. An "Exit Application" link is located at the bottom center of the form.

Financial Feasibility



The screenshot shows the 'Financial Feasibility' section of the FHLBank Atlanta online application. The interface includes a navigation bar at the top with links for Home, My Portfolio, Messages (9/18), Resources, and Logout. The user is logged in as 'Laurel Oak Constructions' with a 'Default Sponsor'.

The application progress is shown as: Source of Funds (checked) → Development Budget (checked) → Proforma (checked). Navigation buttons for 'Prev' and 'Next' are visible.

Construction Funding Sources

Funder Name	Construction Funding Amount	Action
KLM Financers	\$500.00	Edit Delete
Total Construction Funding Amount		\$500.00

Permanent Funding Source

Source Name	Funding Type	Status	Description	Funding Amount	Action
FHLB ATLANTA	Direct Subsidy			\$100.00	Edit Delete

Summary Totals:

- Total Estimated Subsidy (Direct Subsidy + NPV Amount): \$100.00
- Total Source of Fund: \$100.00
- Total Development Budget: \$5,890.00

[Exit Application](#)

Sources of Funding

- Only permanent sources should be included as a source of funds
 - Show status of approved only if you have documented firm commitment
 - Include the market value of in-kind donations and voluntary professional labor or services
 - Include the value of donated land as a source (Land Equity)
 - Documentation must show the amount of credit or equity to be extended

AHP Subsidy Information

Add / Modify AHP Subsidy ✕

AHP Subsidy Information

Direct Subsidy *

\$

AHP Fund Utilization

Acquisition	Hard (Construction) Costs
\$ <input type="text" value="100.00"/>	\$ <input type="text" value="65.00"/>
Soft Cost	Other Costs
\$ <input type="text" value="15.00"/>	\$ <input type="text" value="20.00"/>

Allocated Amount \$200.00

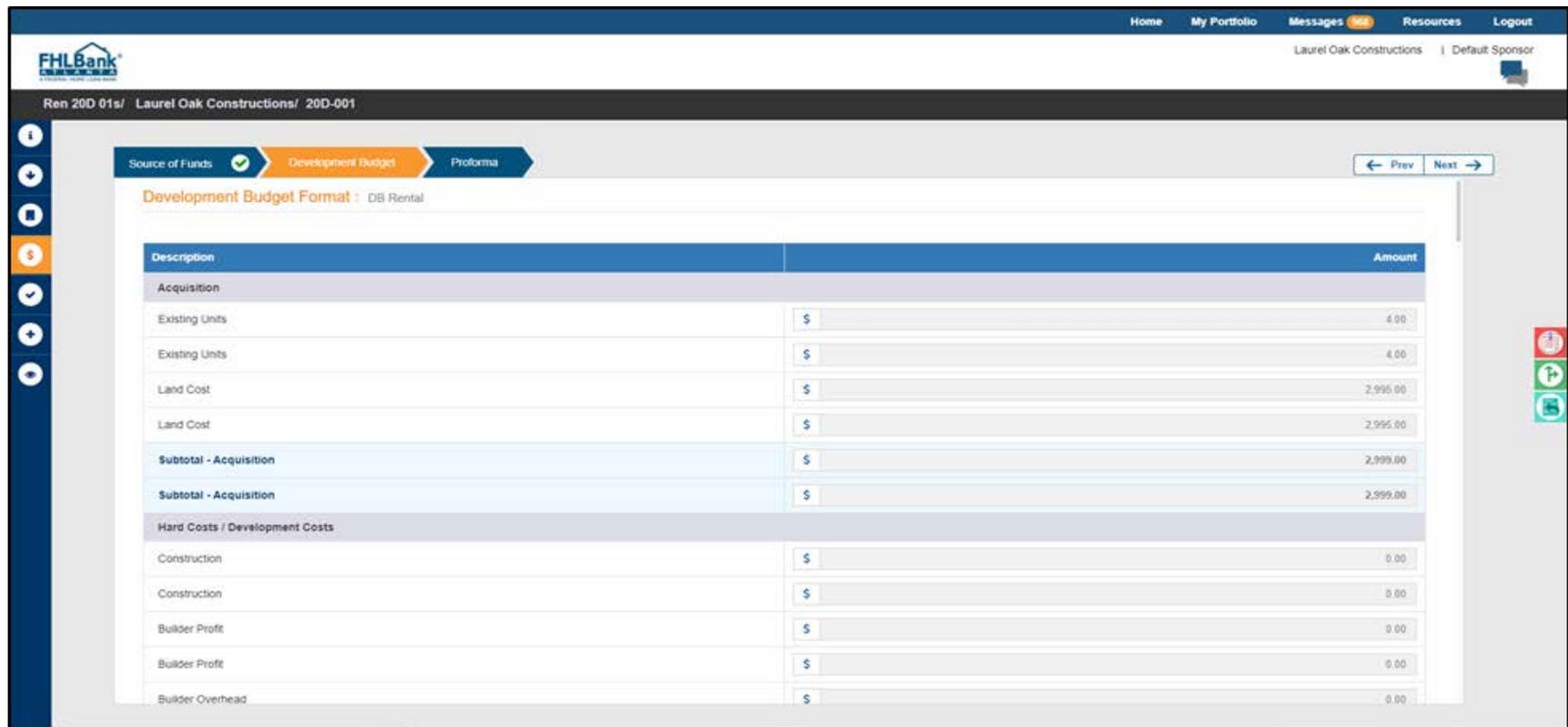
Unallocated Amount -\$100.00

Uses of AHP Funds

- Use of AHP funds here will determine allocation in the development budget (maximum of three)
- Developer fee, when AHP is the source of funds, is only paid at completion of construction for multifamily and unit completion for single-family

Online Application Components

Development Budget



Ren 20D 01s/ Laurel Oak Constructions/ 20D-001

Source of Funds Development Budget Proforma

Development Budget Format : DB Rental

Description	Amount
Acquisition	
Existing Units	\$ 4.00
Existing Units	\$ 4.00
Land Cost	\$ 2,995.00
Land Cost	\$ 2,995.00
Subtotal - Acquisition	\$ 2,999.00
Subtotal - Acquisition	\$ 2,999.00
Hard Costs / Development Costs	
Construction	\$ 0.00
Construction	\$ 0.00
Builder Profit	\$ 0.00
Builder Profit	\$ 0.00
Builder Overhead	\$ 0.00

Development Budget

- Acquisition
 - Include donated land as a use, equal to the source “Land Equity”
- Hard Costs
 - Construction/rehabilitation
 - Infrastructure
 - Site improvements and/or demolition
 - Builder overhead, profit, and general requirements
 - “Other” line items (off-site improvements, accessory buildings, and amenities, hazardous materials)
 - Refer to Section 3.7 (Project Feasibility and Cost Guidelines) in the AHP Implementation Plan
- Soft Costs and Other Costs
 - Remember to separate consultant fees from developer fee

Pro Forma

The screenshot displays the 'Proforma Format' section of the FHLBank online application. The interface includes a navigation bar at the top with links for Home, My Portfolio, User Accounts, Messages, Resources, and Logout. Below the navigation bar, the user is identified as 'Laurel Oak Constructions' with a 'Default Sponsor' link. The main content area shows a progress indicator with three steps: 'Source of Funds', 'Development Budget', and 'Proforma', with the 'Proforma' step currently active. The table below is titled 'Proforma Format : JULY Proforma' and contains the following data:

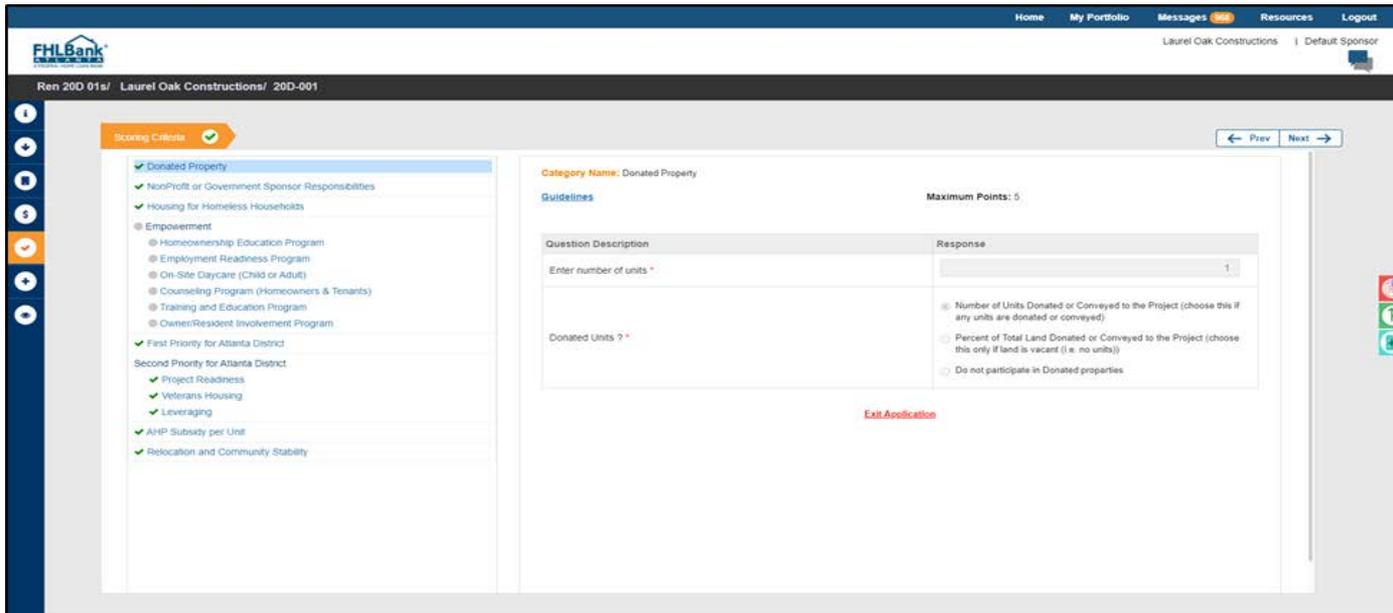
SLNo	Description	Annual Increase	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6
1	Effective Gross Income Pct. Rate of Annual Increase							
2	Tenant Paid Rents - Restricted Income Units	1	3.00	3.00	3.06	3.09	3.12	3.15
3	Less Vacancy Percentage of Tenant Paid Rents (%)		0.00	0.00	0.00	0.00	0.00	0.00
4	Rental Assistance/Subsidies	1	0.00	0.00	0.00	0.00	0.00	0.00
5	Less Vacancy Percentage of Rental Assistance/Subsidies (%)		0.00	0.00	0.00	0.00	0.00	0.00
6	Less Vacancy Pct. of Rental Assistance/Subsidies		100.00	100.00	100.00	100.00	100.00	100.00
7	Laundry/Parking	1	0.00	0.00	0.00	0.00	0.00	0.00

At the bottom of the table, there are three buttons: 'EXPORT', 'SAVE', and 'SAVE & CONTINUE'. Below these buttons is a red link labeled 'Exit Application'.

Project Pro Forma (Rental Projects)

- Refer to Section 3.7 (Project Feasibility and Cost Guidelines) of the AHP Implementation Plan
 - Rental assistance should be included as “Rental Assistance/Subsidy”
 - Tenant Paid Rent is calculated based on the rents in the targeting section
 - The income/expense trending guideline
 - Two percent for income and three percent for expenses
 - If LIHTC used, trending guidelines follow state HFA requirements

Scoring Criteria



The screenshot displays the 'Scoring Criteria' section of the FHLBank Atlanta online application. The interface includes a navigation menu on the left, a main content area with a table of criteria, and a detailed view of the 'Donated Property' category on the right.

Scoring Criteria

- ✓ Donated Property
- ✓ NonProfit or Government Sponsor Responsibilities
- ✓ Housing for Homeless Households
- ⊖ Empowerment
 - ⊖ Homeownership Education Program
 - ⊖ Employment Readiness Program
 - ⊖ On-Site Daycare (Child or Adult)
 - ⊖ Counseling Program (Homeowners & Tenants)
 - ⊖ Training and Education Program
 - ⊖ Owner/Resident Involvement Program
- ✓ First Priority for Atlanta District
- Second Priority for Atlanta District
 - ✓ Project Readiness
 - ✓ Veterans Housing
 - ✓ Leveraging
 - ✓ AHP Subsidy per Unit
 - ✓ Relocation and Community Stability

Category Name: Donated Property
Maximum Points: 5

Guidelines

Question Description	Response
Enter number of units *	<input type="text" value="1"/>
Donated Units ? *	<input type="radio"/> Number of Units Donated or Conveyed to the Project (choose this if any units are donated or conveyed) <input type="radio"/> Percent of Total Land Donated or Conveyed to the Project (choose this only if land is vacant (i.e. no units)) <input type="radio"/> Do not participate in Donated properties

[Exit Application](#)

Additional Information

Test Project-OW-03302019 - 22/ Laurel Oak Constructors/ 19A-022

← Prev → Next

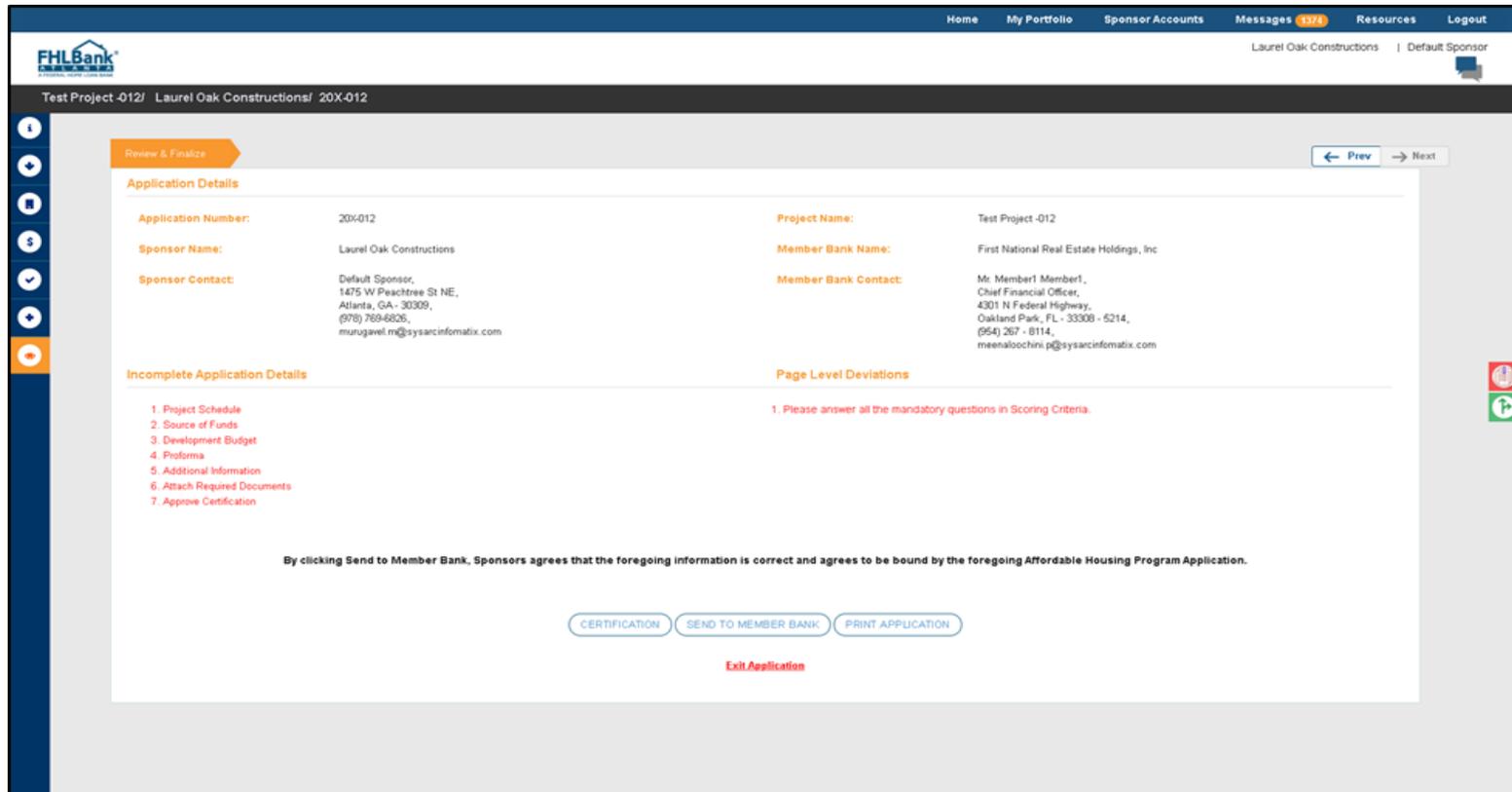
Sl.No	Question	Response from the server
1	Is the primary sponsor of the project a not-for-profit 501 (c)(3) organization? *	No Yes
2	Is the primary sponsor of the project a local housing authority? *	No Yes
3	Is the primary sponsor of the project a state or local agency, excluding local housing authorities? *	No Yes
4	If this is an ownership project, will funds from the award be used for homebuyers' counseling costs? *	No Yes
5	Temp Question *	No Yes
6	Does the project use any HUD-owned property? *	No Yes
7	Will the project meet housing needs documented as part of a community development strategy approved by a unit of a state or local government? *	No Yes
8	Will 20% or more of the total units be reserved for occupancy by persons recovering from physical abuse? *	No Yes
9	Will 20% or more of the total units be reserved for occupancy for persons recovering from substance abuse? *	No Yes
10	Will the project provide service-enriched housing for occupants? (Service Enriched Housing is defined as housing which incorporates economic empowerment features and may also include on-site quality of life social services, programs or activities.) *	No Yes
11	Is the HOME program a permanent source of funds for the project? *	No Yes
12	Is the FHA a permanent source of funds for the project? *	No Yes
13	Excluding FHA, HOME, and LIHTC, are any other Federal housing programs a permanent source of funds for the project? *	No Yes
14	Are state funds a projected source of funds for the project? *	No Yes
15	Are local government funds a projected source of funds for the project? *	No Yes

Exit Application

Additional Information

- Answers on the Additional Information page should match the information provided in the application.
- For example:
 - Will the project provide service-enriched housing for occupants?
 - If your project includes empowerments for residents/owners, yes
- If this is a rental project, will the funds from the award be used for principal reduction on the mortgage for the project?
 - If yes, contact us for more information
- Does the project use any federal government property?
 - Yes, if the property was conveyed contemporaneously by the federal government or any agency or instrumentality thereof

Review and Finalize



The screenshot shows the 'Review & Finalize' step of an online application. The page is titled 'Test Project -012/ Laurel Oak Constructions/ 20X-012'. The navigation bar includes 'Home', 'My Portfolio', 'Sponsor Accounts', 'Messages 1374', 'Resources', and 'Logout'. The user is logged in as 'Laurel Oak Constructions' with a 'Default Sponsor'.

Review & Finalize (← Prev → Next)

Application Details

Application Number:	20X-012	Project Name:	Test Project -012
Sponsor Name:	Laurel Oak Constructions	Member Bank Name:	First National Real Estate Holdings, Inc
Sponsor Contact:	Default Sponsor, 1475 W Peachtree St NE, Atlanta, GA - 30309, (978) 769-6835, munugavel.m@sysarcinformatix.com	Member Bank Contact:	Mr. Member1 Member1, Chief Financial Officer, 4301 N Federal Highway, Oakland Park, FL - 33308 - 5214, (954) 267 - 8114, meenaloochini.p@sysarcinformatix.com

Incomplete Application Details

1. Project Schedule
2. Source of Funds
3. Development Budget
4. Proforma
5. Additional Information
6. Attach Required Documents
7. Approve Certification

Page Level Deviations

1. Please answer all the mandatory questions in Scoring Criteria.

By clicking Send to Member Bank, Sponsors agrees that the foregoing information is correct and agrees to be bound by the foregoing Affordable Housing Program Application.

CERTIFICATION SEND TO MEMBER BANK PRINT APPLICATION

[Exit Application](#)

Lenders that Participate in AHP Ownership and Multifamily Housing

- “Find A Member” on the Bank’s website now includes member business contacts for multifamily in addition to existing homeownership

Find a Member Near You

Select the type of member you'd like to find

<input type="radio"/> Member Financial Institutions	<input type="radio"/> Lenders that participate in AHP Ownership Products
<input checked="" type="radio"/> Lenders that participate in Multifamily Housing	

Search Options

Messages below sent to members via locator tool

“I am interested in becoming a homeowner. I am a veteran and need additional information as to what I need to do to qualify. Please contact me as soon as possible.”

“Hello, I see your bank is a member of FHLB. I am interested in a first time homebuyers or REO GRANT from FHLB May I please have a current list of your REO PROPERTIES? Please contact me by email with a property list. I would like to purchase something in the next 1-3 months..”

Helpful Resources



Program Guidelines	Links
FHLBank Atlanta Website	http://corp.fhlbatl.com/
Application Resources	
Project Sponsor Registration Instructions	http://corp.fhlbatl.com/files/documents/ahp-sponsor-registration.pdf
Implementation Plan	http://corp.fhlbatl.com/files/documents/ahp-implementation-plan.pdf
Income Documentation Requirements	http://corp.fhlbatl.com/files/documents/ahp-income-documentation-requirement.pdf
Retention Agreement Rider and Instructions	http://corp.fhlbatl.com/files/documents/ahp-retention.pdf
Income Limits Calculator	https://cis.fhlbatl.com/ahp/utilities.portal
Member Locator Registration Form	http://corp.fhlbatl.com/files/documents/ahp-competitive-zip-code-locator..xlsx

Home
My Portfolio
Sponsor Accounts
Messages 36
Resources
Logout



Women's Community Revitalization Project | Paul Aylesworth



MY PROJECTS

# Projects	1
# Units	33
\$ Awarded	\$ 500,000.00
\$ Remaining	\$ 0.00
\$ Total Development	\$ 16,892,075.00

MY TASKS

- Applications 0 ▼
- Project Funding 2 ▼
- Project Post-Funding 0 ▼
- Watch List 0 ▼

APPLY FOR FUNDING

RENTAL
For projects with units for occupancy by households that are tenants, not owner-occupants

OWNERSHIP
For projects with owner-occupied units in a single-family or multifamily building

LEASE PURCHASE
For projects with units that are initially leased then sold to homebuyers

CONTINUE APPLICATION
CHECK STATUS

BULLETIN BOARD

No Data Found

Powered by **LAPSplus**

1475 Peachtree Street NE | Atlanta, GA 30309.
Copyright © 2002-2020, Federal Home Loan Bank of Atlanta. All Rights Reserved.
[Terms and Conditions of Use](#) | [Security Statement](#)



FHLBank Atlanta (Bank) is dedicated to promoting diversity and inclusion of minorities, women, individuals with disabilities, and minority, women, and disabled owned businesses, at all levels, in management and employment, in all business and activities. We recognize that diversity and inclusion are business imperatives that help us achieve financial and operational excellence and we support and encourage the provision of opportunities to a diverse network of contractors, vendors, professionals and other parties through the Bank's AHP programs, products, and services.

Do You Have Any Questions?

We are happy to help!



Contact Information



Joel Brockmann

Production and Portfolio Manager

404.888.8156

jbrockmann@fhlbatl.com

James Monaghan

Production and Portfolio Analyst

404.888.8429

jmonaghan@fhlbatl.com

Shikha Jerath

Production and Portfolio Analyst

404.888.8367

sjerath@fhlbatl.com

800.536.9650, Option 3

Richard Mauney

Production and Portfolio Analyst

404.888.5642

rmauney@fhlbatl.com

Rasheed Bracey

Production and Portfolio Analyst

404.888.8366

arattray@fhlbatl.com

Marilyn Whitley-Carter

Coordinator - CIS Post Funding

404.888.8318

mwhitley-carter@fhlbatl.com

ShaDonte Butler

CIS Relationship Manager

404.888.6416

sbutler@fhlbatl.com

Thank You