



## SUMMARY OF COLLATERAL ELIGIBILITY CHANGES: 2025 COLLATERAL VERIFICATION REVIEWS

There are no material changes to collateral eligibility in 2025, however the following important reminders may affect the eligibility of loans pledged by members to secure borrowings with FHLBank Atlanta (Bank).

- **2025 Eligible Restaurant List**
  - The [Eligible Restaurant List for 2025](#) has been updated.
- **Original Notes**
  - The Bank requires that the original wet inked promissory note exist and be under the control of the member or its agent. If your institution has lost or destroyed the original wet inked promissory note, the related loan will not be accepted as eligible collateral. The Bank does not accept loans where a lost note affidavit exists in place of the original wet inked promissory note as eligible collateral.
  - For both onsite and remotely conducted CVRs, the original wet inked promissory notes will be inspected onsite your institution's location.
- **Imaged or Electronically Executed Notes**
  - Imaged copies of original wet inked promissory notes or promissory notes executed with electronic signatures are currently not accepted as eligible collateral.
- **Requirements for Electronic Note Modifications and Copies of Note Modifications**
  - The Bank accepts electronically signed note modifications of original wet-inked promissory notes and copies of note modifications of original wet-inked promissory notes. To be eligible, the note modifications must meet certain eligibility requirements. The [Loan Collateral Resource Guide](#) detailing the eligibility requirements is available on the Bank's website.
- **Loan Collateral Secured by Properties with Potential Environmental Risk**
  - Loan collateral secured by properties with potential for an environmental risk will require a Phase 1 assessment conducted on the subject property on or before the CVR as-of date. The Phase 1 assessment must show a clean or resolved status. The [Loan Collateral Resource Guide](#) detailing the eligibility requirements for loan collateral secured by properties with potential for an environmental risk is available on the Bank's website.
- **HELOC/Home Equity Loans**
  - Home equity lines of credit (HELOCs) or home equity loans (HELs) with commitments of \$250,000 or greater require post-closing lien verification documentation dated on or before the CVR as-of date. Post-closing lien verification

documentation obtained after the CVR as-of date **will not** be accepted to cure lien position exceptions.

- The Bank does not accept lien protection insurance policies or service agreements as proof of lien position in lieu of required lien verification documentation. Further questions should be directed to your respective Collateral Relationship Specialist.

If you have questions, please call your [Collateral Relationship Specialist](#):

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