



CREDIT PRODUCT APPLICATION

FAX: 404.888.1140 EMAIL: traders@fhlbatl.com
Most advances can also be requested on FHLAccess®

Borrower _____ Account # _____ Amount _____

Application Date _____ Funding Date _____ Maturity Date _____
(2-day settlement for terms 1 year or greater. See Fixed Rate Advance Programs below.)

Amount for DRC repayment: _____ For repayments, advance number(s): _____ CIP/EDP auth #: _____

CREDIT PROGRAMS: Please select one of the following programs and provide the required information.

VARIABLE RATE ADVANCE PROGRAMS

- Daily Rate Credit (DRC) Cash Advance (CA) Prime Rate Floater (PRF)
- Adjustable Rate Credit (ARC) *Rate reset frequency* _____ Special conditions (i.e., caps or floors) _____
- Callable Adjustable Rate Credit *Rate/call frequency* _____ First payment/reset/call on: _____ Other: _____
* Maximum term 2 years * Call w/ 7 bus. days' written notice

FIXED RATE ADVANCE PROGRAMS

Fixed Rate Credit (FRC)		<input type="checkbox"/> Convertible (CNV)	<input type="checkbox"/> Expander (EXP)	<input type="checkbox"/> Callable Advance (CAL)
<input type="checkbox"/> Less than 1 year term -or- Less than \$1mm Monthly Payments Actual/360 Accrual Same Day Settle Available Priced Using Posted Rates	<input type="checkbox"/> 1 year term or greater -and- \$1mm or greater Quarterly Payments Live Market Rates (Call or Email for Indications) 2-day settlement (Funding occurs 2 business days after application)	Quarterly Payments Live Market Rates (Call or Email for Rate Indications) 2-Day Settlement (Funding occurs 2 business days after application) Stop Rate: _____ (Please call for indications 404.888.8011)		
	Stop Rate: _____ (Please call for indications 404.888.8011)	<input type="checkbox"/> Berm <input type="checkbox"/> Euro <input type="checkbox"/> Flipper _____ <i>(i.e., 3 mo LIBOR-50bps/4.2% flip rate)</i>	<input type="checkbox"/> Euro _____	<input type="checkbox"/> Berm <input type="checkbox"/> Euro Index: _____ <i>(i.e., FRC Rate or Libor)</i>
	Prepayment Option <input type="checkbox"/> Partially Symmetrical Prepay (Standard) <input type="checkbox"/> Fully Symmetrical Prepay	First conv. date _____	Expansion amount _____	First call date _____
	Optionality _____	Frequency (berm only) _____ <i>(i.e., 1 mo or 3 mo)</i>	Expansion Date _____	Call Frequency (berm only) _____ <i>(i.e., 1 mo or 3 mo)</i>
	<input type="checkbox"/> DRC Bridge Same Day Funding Option - DRC draw will take place upon receipt of application and repaid upon advance settlement to allow for 2-day forward settlement of Fixed Rate Credit.			

Principal Reducing Option First principal reduction date _____ Additional detail _____
 Amortization schedule (please select one) Monthly Quarterly Semi-annual Annual Other (attach amortization schedule)

Other (please describe) _____

All advances are subject to the Bank having the appropriate funding available. The Bank reserves the right to delay or suspend the funding of advances without prior notice due to adverse market conditions or other factors. Requests for advances should be received at the Bank by 3:00 p.m. (Eastern Time). Later requests may be accommodated but the interest rate and the amount funded will be subject to changes in market conditions. Before honoring a request for an advance, the Bank may, in its sole discretion, place a confirming telephone call to an authorized officer of the institution to verify or authenticate the request. The absence of such a call shall not be evidence of any failure by the Bank to exercise reasonable care or good faith. The proceeds of the advance will be credited to the above-referenced account number. To the extent that the date for any event specified herein shall fall on a day that is not a business day of the Bank, such date shall be the first following day that is a business day of the Bank unless otherwise specified in the Confirmation for such advance.

The funding by the Bank of any credit product, including any commitment, shall be subject to compliance by the Borrower with the terms and conditions contained in the (a) Advances and Security Agreement between the Borrower and the Bank (the "Agreement"), capitalized terms used herein but not defined shall have the meaning assigned in the Agreement), (b) this Application, (c) the Credit and Collateral Policy, (d) a Confirmation, (e) the Act, (f) the Regulations, and, if applicable (g) the Community Investment Program and/or Economic Development Program authorization letter(s). **By signing below, Borrower represents and warrants that the requested credit product does not violate any existing or anticipated supervisory agreement, order, enforcement action, or other regulatory debt limitation to which the Borrower is subject.**

The Borrower certifies that all long-term advances will enable the Borrower to purchase or fund new or existing residential housing finance assets. If the Borrower is a housing associate, the Borrower certifies that the proceeds of all advances shall be used for the purpose of facilitating residential or commercial mortgage lending that benefits individuals or families meeting the income requirements in Section 142(d) or 143(f) of the Internal Revenue Code.

The Bank reserves the right to request updated financial information prior to issuing a credit product.

Borrowers may owe a fee, as set forth in a Confirmation or the Credit and Collateral Policy, in the event of full or partial repayment of such advance principal prior to maturity. The Borrower shall reimburse the Bank for any other costs associated with the termination of a credit product after the date hereof, including, without limitation, any costs associated with the unwinding of any hedging transaction entered into in connection with a credit product. The fees, charges and costs for commitment products above are not refundable. The Bank is further authorized to charge the Borrower's demand deposit account for any such fees, charges, and costs associated with such commitment product. The Borrower's failure, for any reason, whether voluntary or involuntary, to obtain the credit product covered by any commitment does not alter or waive the Borrower's obligation to reimburse the Bank for any fees, charges, or costs incurred by the Bank associated with such commitment, including, without limitation, any prepayment fee which would be due had the advance been fully-funded and repaid prior to its maturity date.

A Borrower should carefully consider how a credit product could affect its financial and/or business strategy. **Risks and uncertainties associated with credit products include, but are not limited to, rising or declining interest rates, substantial prepayment fees, changes in valuations of pledged collateral, conversions prior to maturity, and adverse accounting treatment.** Convertible advances, in particular, may subject a Borrower to unsuitable interest rate risks, because they are to be converted to a floating rate in a rising interest rate environment and remain unconverted in a falling interest rate environment. The Borrower understands that such advances are convertible prior to the maturity date at the sole discretion of the Bank and that the prepayment fee associated with a Convertible advance may substantially exceed the prepayment fee associated with standard fixed rate credit products.

Before borrowing, consult your accounting, legal, tax, business, investment and/or financial advisors with any questions regarding the suitability or potential impact of a credit product on your business and financial position.

AUTHORIZED SIGNATURE OF BORROWER _____ Email: _____