



# **Loan Trial Balance Template Preparation**

**Instructions and Loan Type Codes**

## Loan Trial Balance

As part of your preparation for a Collateral Verification Review (CVR), you will need to complete a Loan Trial Balance using the Microsoft Excel-based Loan Trial Balance Template provided by FHLBank Atlanta.

The instructions below are provided to assist you in understanding the terminology and color coding used in the Loan Trial Balance Template. On the pages following these instructions, you will find additional detailed instructions on how to prepare the Loan Trial Balance, including reporting requirements and loan type codes for each loan portfolio type.

If you have questions about completing the Loan Trial Balance or how to use the template, please contact your Collateral Review Coordinator or Collateral Relationship Specialist.

### Loan Trial Balance Template Instructions

	No input required from member for these fields. These are FHLBank Atlanta internal use fields.
	These are <b><i>required fields</i></b> . The member should provide data for all columns of this category. The loan trial balance will be rejected if these fields are not provided.
	These are <b><i>requested</i></b> but not required fields. The loan trial balance will not be rejected if these fields are not provided.
	These are <b><i>required fields for Commercial Real Estate (CRE) and Multifamily (MF)</i></b> loan trial balances when the member is reporting <b><i>Level 3</i></b> on the Qualifying Collateral Report (QCR).
	Columns shaded in dark gray are not applicable for a given loan portfolio. No input is required.

<b>LOAN ID NUMBER</b>	Provide the loan number associated with each reported loan.
<b>CURRENT UNPAID PRINCIPAL BALANCE</b>	Provide the current unpaid principal balance for each reported loan.
<b>ORIGINATION DATE</b>	Provide the date of origination for each reported loan.
<b>LOAN TYPE CODE</b>	Provide the FHLBank Atlanta loan type code associated with each reported loan. See Loan Type Code/Trial Balance Preparation Instructions for additional information.
<b>CLTV</b>	Provide the current loan to value, or if applicable, the current, combined loan to value for loans in 2nd lien position.
<b>ADDRESS</b>	Provide the street address associated with the primary collateral securing the loan.
<b>CITY</b>	Provide the city associated with the primary collateral securing the loan.
<b>STATE</b>	Provide the state associated with the primary collateral securing the loan.
<b>ZIP</b>	Provide the zip code associated with the primary collateral securing the loan.
<b>USDA FLAG</b>	If the collateral securing the loan is subject to a USDA guaranty, enter "Y". If there is no USDA guaranty, enter "N".
<b>MATURITY DATE</b>	For CRE or MF loans being reported at Level 3 on the QCR, provide the maturity date associated with each reported loan.
<b>DSCR Level 3</b>	For CRE or MF loans being reported at Level 3 on the QCR, provide the debt service coverage ratio associated with each reported loan.

# Trial Balance Preparation

## Loan Type Codes - Instructions

### Requirements for trial balances:

All loans 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 Qualifying Collateral Reports (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/HEL** 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 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). However, the CRE and Multifamily portfolios may be reported at different reporting levels (e.g. all CRE loans reported at Level 2, while all MF loans are reported at Level 3).
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/HEL** portfolios, please refer to the **Residential and HELOC/HEL in Detail** section of the **Loan Collateral Resource Guide** located in the **Resource Center** of **www.fhlbatl.com** under **Credit and 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 **Commercial, Multifamily, and Farmland in Detail** section of the **Loan Collateral Resource Guide** located in the **Resource Center** of **www.fhlbatl.com** under **Credit and 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. LTV is calculated on the current UPB and the most recent valuation. For the post-origination LTV to exceed 100% in the **Residential** portfolio, the LTV at origination must have been  $\leq 100\%$ . The maximum allowable LTV is 130% for loans reported in the **Residential** portfolio.
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/HEL** portfolios, please refer to the **Residential and HELOC/HEL in Detail** section of the **Loan Collateral Resource Guide** located in the **Resource Center** of [www.fhlbatl.com](http://www.fhlbatl.com) under **Credit and Collateral**.

## HELOC/HEL 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/HEL 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/HEL** portfolios, please refer to the ***Residential and HELOC/HEL in Detail*** section of the **Loan Collateral Resource Guide** located in the **Resource Center** of **[www.fhlbatl.com](http://www.fhlbatl.com)** under **Credit and Collateral**.

## CRE - 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.

#### Standard CRE - First Mortgage Loans

100 Standard CRE First Mortgage

#### Standard CRE - Second Mortgage Loans

200 Standard CRE Second Mortgage

#### Special Purpose CRE - First Mortgage Loans

101 Special Purpose CRE First Mortgage

#### Special Purpose CRE - Second Mortgage

201 Special Purpose CRE Second Mortgage

#### Notes:

1. Maximum allowable LTV/CLTV is 85% for loans reported in the **CRE** portfolio.
2. LTV should be calculated using the current unpaid principal balance.
3. All **second mortgage CLTV's** in the CRE portfolio should be calculated using the combined current unpaid principal balance of the first and second mortgages.
4. Loans reported in the CRE portfolio must 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).
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 **Commercial, Multifamily, and Farmland in Detail** section of the **Loan Collateral Resource Guide** located in the **Resource Center** of [www.fhlbatl.com](http://www.fhlbatl.com) under **Credit and Collateral**.

## CRE - 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.

### Standard CRE - 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%

### Standard CRE - 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%

### Special Purpose CRE - 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%

### Special Purpose CRE - Second Mortgage Loans

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%

### Notes:

1. Maximum allowable LTV/CLTV is 85% for loans reported in the **CRE** portfolio.
2. LTV should be calculated using the current unpaid principal balance.
3. All **second mortgage CLTV's** in the CRE portfolio should be calculated using the combined current unpaid principal balance of the first and second mortgages.
4. Loans reported in the CRE portfolio must 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).
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 **Commercial, Multifamily, and Farmland in Detail** section of the **Loan Collateral Resource Guide** located in the **Resource Center** of [www.fhlbatl.com](http://www.fhlbatl.com) under **Credit and Collateral**.

## CRE - Level 3 Reporting Loan Type Codes

### Reporting requirements for this level:

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

### Standard CRE - 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

### Standard CRE - 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 - Level 3 Reporting (Continued)

### Loan Type Codes

#### Special Purpose CRE - First Mortgage Loans

##### LTV < 60%

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

##### LTV ≥ 60% ≤ 80%

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

##### LTV > 80% ≤ 85%

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

#### Special Purpose CRE - Second Mortgage

##### CLTV < 60%

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

##### CLTV ≥ 60% ≤ 80%

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

##### CLTV > 80% ≤ 85%

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

#### Notes:

1. Maximum allowable LTV/CLTV is 85% for loans reported in the CRE portfolio.
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 reported in the CRE portfolio must 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).
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 **Commercial, Multifamily, and Farmland in Detail** section of the **Loan Collateral Resource Guide** located in the **Resource Center** of [www.fhlbatl.com](http://www.fhlbatl.com) under **Credit and Collateral**.

## 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.

### 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 **Multifamily** portfolio.
2. LTV should be calculated using the current unpaid principal balance.
3. All **second mortgage CLTV's** in the Multifamily portfolio should be calculated using the combined current unpaid principal balance of the first and second mortgages.
4. Loans reported in the Multifamily portfolio must be reported within the same reporting Level for the corresponding portfolio (e.g. MF 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 Multifamily portfolios please refer to the **Commercial, Multifamily, and Farmland in Detail** section of the **Loan Collateral Resource Guide** located in the **Resource Center** of [www.fhlbatl.com](http://www.fhlbatl.com) under **Credit and Collateral**.

## 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.

### Multifamily - First Mortgage Loans

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

### Multifamily - Second Mortgage Loans

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

#### Notes:

1. Maximum allowable LTV/CLTV is 85% for loans reported in the **Multifamily** portfolio.
2. LTV should be calculated using the current unpaid principal balance.
3. All **second mortgage CLTV's** in the Multifamily portfolio should be calculated using the combined current unpaid principal balance of the first and second mortgages.
4. Loans reported in the Multifamily portfolios must be reported within the same reporting Level for the corresponding portfolio (e.g. MF 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 **Commercial, Multifamily, and Farmland in Detail** section of the **Loan Collateral Resource Guide** located in the **Resource Center** of **www.fhlbatl.com** under **Credit and Collateral**.

## Multifamily - Level 3 Reporting Loan Type Codes

### Reporting requirements for this level:

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

### Multifamily - First Mortgage Loans

#### LTV < 60%

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

#### LTV ≥ 60% ≤ 80%

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

#### LTV > 80% ≤ 85%

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

## Multifamily - Level 3 Reporting (Continued)

### Loan Type Codes

#### Multifamily - Second Mortgage Loans

##### CLTV < 60%

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

##### CLTV ≥ 60% ≤ 80%

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

##### CLTV > 80% ≤ 85%

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

#### Notes:

1. Maximum allowable LTV/CLTV is 85% for loans reported in the **Multifamily** portfolio.
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 reported in the Multifamily portfolio must be reported within the same reporting Level for the corresponding portfolio (e.g. MF 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 **Commercial, Multifamily, and Farmland in Detail** section of the **Loan Collateral Resource Guide** located in the **Resource Center** of **www.fhlbatl.com** under **Credit and Collateral**.

## Farmland - 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.

## Farmland - First Mortgage Loans

**300** Farmland First Mortgage

### Notes:

1. Maximum allowable LTV/CLTV is 85% for loans reported in the **Farmland** portfolio.
2. LTV should be calculated using the current unpaid principal balance.
3. Loans reported in the Farmland portfolio must be reported within the same reporting Level for the corresponding portfolio (e.g. Farmland loan portfolio may not be partially reported as Level 1 and partially reported as Level 2).
4. For more information on FHLBank Atlanta's eligibility guidelines for Farmland, please refer to the **Commercial, Multifamily, and Farmland in Detail** section of the **Loan Collateral Resource Guide** located in the **Resource Center** of **www.fhlbatl.com** under **Credit and Collateral**.

## Farmland - 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.

### Farmland - First Mortgage Loans

<b>30060</b>	Farmland First Mortgage LTV < 60%
<b>30080</b>	Farmland First Mortgage LTV $\geq 60\% \leq 80\%$
<b>30085</b>	Farmland First Mortgage LTV $> 80\% \leq 85\%$

### Notes:

1. Maximum allowable LTV/CLTV is 85% for loans reported in the **Farmland** portfolio.
2. LTV should be calculated using the current unpaid principal balance.
3. Loans reported in the Farmland portfolios must be reported within the same reporting Level for the corresponding portfolio (e.g. Farmland loan portfolio may not be partially reported as Level 1 and partially reported as Level 2).
4. For more information on FHLBank Atlanta's eligibility guidelines for Farmland, please refer to the **Commercial, Multifamily, and Farmland in Detail** section of the **Loan Collateral Resource Guide** located in the **Resource Center** of **www.fhlbatl.com** under **Credit and Collateral**.

## Farmland - Level 3 Reporting Loan Type Codes

### Reporting requirements for this level:

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

### Farmland - First Mortgage Loans

#### LTV < 60%

<b>30060A1</b>	Farmland First Mortgage   DSCR < 1   Remaining Maturity > 7 Years
<b>30060B1</b>	Farmland First Mortgage   DSCR ≥ 1   Remaining Maturity > 7 Years
<b>30060A2</b>	Farmland First Mortgage   DSCR < 1   Remaining Maturity ≥ 3 Years ≤ 7 Years
<b>30060B2</b>	Farmland First Mortgage   DSCR ≥ 1   Remaining Maturity ≥ 3 Years ≤ 7 Years
<b>30060A3</b>	Farmland First Mortgage   DSCR < 1   Remaining Maturity < 3 Years
<b>30060B3</b>	Farmland First Mortgage   DSCR ≥ 1   Remaining Maturity < 3 Years

#### LTV ≥ 60% ≤ 80%

<b>30080A1</b>	Farmland First Mortgage   DSCR < 1   Remaining Maturity > 7 Years
<b>30080B1</b>	Farmland First Mortgage   DSCR ≥ 1   Remaining Maturity > 7 Years
<b>30080A2</b>	Farmland First Mortgage   DSCR < 1   Remaining Maturity ≥ 3 Years ≤ 7 Years
<b>30080B2</b>	Farmland First Mortgage   DSCR ≥ 1   Remaining Maturity ≥ 3 Years ≤ 7 Years
<b>30080A3</b>	Farmland First Mortgage   DSCR < 1   Remaining Maturity < 3 Years
<b>30080B3</b>	Farmland First Mortgage   DSCR ≥ 1   Remaining Maturity < 3 Years

#### LTV > 80% ≤ 85%

<b>30085A1</b>	Farmland First Mortgage   DSCR < 1   Remaining Maturity > 7 Years
<b>30085B1</b>	Farmland First Mortgage   DSCR ≥ 1   Remaining Maturity > 7 Years
<b>30085A2</b>	Farmland First Mortgage   DSCR < 1   Remaining Maturity ≥ 3 Years ≤ 7 Years
<b>30085B2</b>	Farmland First Mortgage   DSCR ≥ 1   Remaining Maturity ≥ 3 Years ≤ 7 Years
<b>30085A3</b>	Farmland First Mortgage   DSCR < 1   Remaining Maturity < 3 Years
<b>30085B3</b>	Farmland First Mortgage   DSCR ≥ 1   Remaining Maturity < 3 Years

#### Notes:

- Maximum allowable LTV/CLTV is 85% for loans reported in the Farmland portfolio.
- LTV should be calculated using the current unpaid principal balance.
- Loans reported in the Farmland portfolio must be reported within the same reporting Level for the corresponding portfolio (e.g. Farmland loan portfolio may not be partially reported as Level 1 and partially reported as Level 2).
- DSCR = Debt Service Coverage Ratio.
- Remaining Maturity = Number of years remaining before the note reaches its maturity.
- For more information on FHLBank Atlanta's eligibility guidelines for Farmland, please refer to the **Commercial, Multifamily, and Farmland in Detail** section of the **Loan Collateral Resource Guide** located in the Resource Center of [www.fhlbatl.com](http://www.fhlbatl.com) under **Credit and Collateral**.