



## 2021 Registration and Certification Homeownership Initiatives (HOP, NIP, AMP, DRP)

### Program Information

FHLBank Indianapolis' (Bank) Homeownership Initiatives are available for member institutions (each such institution, a "Member") to assist first-time homebuyers with down payment and closing cost assistance, to assist owner-occupant households with eligible deferred maintenance repairs, as well as assisting elderly or disabled owner-occupants with accessibility modifications. This form is required, along with the Homeownership Initiatives Master Agreement, to participate in the programs. Please complete the form in its entirety with the proper authorized signatures.

### Program Manager(s)

The Program Manager(s) is the main contact for Bank staff communications as well as the contact listed on the Bank's public website. If you elect to publish your participation, these names will be listed for households and outside agencies to contact when seeking assistance with the Homeownership Initiatives.

Member Institution:

Main Address:

### Program Manager(s) Information

Name and Title: Responsibility:  HOP  NIP  AMP

Address: Email:

City, State, Zip: Phone:

Name and Title: Responsibility:  HOP  NIP  AMP

Address: Email:

City, State, Zip: Phone:

### Publication Consent

Based on the selection below, the Member does or does not consent to the Bank publishing the member's contact information and program participation via internet and printed materials as a registered user of the Bank's Homeownership Initiatives:

Yes, publish member's contact information  No, do not publish member's contact information

## Program Certifications

Member will be responsible for all terms, conditions and requirements outlined in the AHP Implementation Plan, the *Homeownership Initiatives Master Agreement* and this *Homeownership Initiatives Registration and Certification* (together, the "Agreement") and hereby agrees to the following certifications and program updates:

- **Member Eligibility.** The Member certifies to be a current member of and eligible to borrow from the Bank to participate.
- **Household Eligibility.**
  - The Member certifies that upon enrollment, all grant recipients meet income restrictions and all other requirements, depending on the type of funding provided, as outlined in the AHP Implementation Plan and the AHP Regulation 12 CFR Part 1291 which govern these programs.
  - For HOP recipients, the Member will ensure that HOP recipients complete the required homeownership or homebuyer counseling/education as outlined in the program guidelines of the AHP Implementation Plan.
  - For HOP grants, the Member will ensure that homebuyers meet the definition of "first-time homebuyer" as defined in the AHP Implementation Plan.
- **Financing Costs.** The rate of interest, points, fees and any other charges for all loans that are made with the program funds shall not exceed a reasonable market rate of interest, points, fees and other charges for loans of similar maturity, terms and risk.
- **Property Retention Requirements.** The Member certifies and acknowledges that Bank's current Real Estate Retention Agreement must be recorded on every property that receives a Bank grant for the purpose of purchasing the property. The Real Estate Retention Agreement may not be modified without prior approval from the Bank. The Member must ensure that grant recipients are adequately advised of the five-year retention period and events that may result in a recapture of the subsidy. In addition, the Member must ensure that the Real Estate Retention Agreement and settlement statements are properly executed by all owners on the legal title.
- **Property Documentation Requirements.** The Member must maintain project files with all applicable information for all grant recipients (regardless of whether the Member has initiated the loan), including, at a minimum, proof of income verification, recorded Real Estate Retention Agreement, settlement statements, evidence of homeownership or homebuyer counseling/education, cost validation for rehabilitation expenses and any necessary matching funds documentation.
- **Fraud and Misconduct Reporting.** The Member certifies that it is not aware of any instances of fraud, criminal conduct or other misconduct associated with the Bank's Homeownership Initiatives. If the Member believes that any fraud, criminal conduct or other misconduct has occurred associated with the Bank's Homeownership Initiatives, the Member shall promptly report it to: [AML\\_officer@fhlbi.com](mailto:AML_officer@fhlbi.com).

## FHLBI.GIVES User Registration

All applications for the Homeownership Initiatives must be submitted through the FHLBI .GIVES electronic platform. There are two Member roles in this platform:

- **Submitter** – can assemble applications, follow up on questions from the Bank, and submit returns of funds to the Bank. Unless designated as an Authorized Signer below, users will be enrolled as Submitters.
- **Authorized Signer** – can perform all tasks available to the Submitter and must review and certify all new applications before they are submitted to the Bank. **This person is not required to be listed on the Member’s Certified Resolution for Advances held at the Bank.**

The Submitter(s) and Authorized Signer(s) designated below may only access the FHLBI .GIVES platform for the purposes of the Agreement. Member shall not do any of the following, and shall cause each of the Submitter(s) and Authorized Signer(s) not to do any of the following: (a) directly or indirectly grant access to the FHLBI .GIVES portal to or for the benefit of any third party (including in a time-sharing or service bureau environment); (b) change, modify or alter the FHLBI .GIVES platform; (c) attempt to interfere with or intentionally disrupt use of the FHLBI .GIVES platform; (d) disclose any passwords or other security or authentication device with respect to the FHLBI .GIVES platform to any non-authorized party; (e) use the FHLBI .GIVES platform in any manner which violates applicable laws or regulation, including but not limited to any applicable regulation of the Federal Housing Finance Agency or any successor thereof, or is otherwise fraudulent; (f) harvest or collect any information about other users of the FHLBI .GIVES platform; or (g) remove, conceal or alter any identification, copyright or other proprietary rights, notices or labels located on the FHLBI .GIVES platform. Member is solely responsible for all activity and use of the FHLBI .GIVES platform that occurs under any account or password granted to a Submitter or Authorized Signer designated herein. Member agrees to ensure compliance with the Agreement by each user designated herein and to bear responsibility for any breach of the Agreement by any of them.

Access to the system requires dual authentication via the mobile app DUO®. All users must have a mobile phone to be registered in the system. Member agrees to be solely responsible for obtaining, maintaining and paying for all hardware, software, utilities, network access, facilities, and all telecommunications and other services and equipment (including, but not limited to, any infrastructure necessary to allow its designated users to register and perform dual authentication activities as specified in this paragraph) needed for Member and its users to access and use the FHLBI .GIVES platform and services (collectively, the “Infrastructure”) and for ensuring that such Infrastructure meets the minimum requirements specified by the Bank from time to time to allow continued access to FHLBI .GIVES, including but not limited to any security requirements which might be specified by the Bank with respect to such Infrastructure.

Member shall be solely responsible for the provision, completeness and accuracy of all data and other information entered into the FHLBI .GIVES system by or on behalf of Member. Notwithstanding anything to the contrary in the Agreement, the Bank is not responsible for any error, omission, or inaccuracy of or based on or resulting from data or other information provided by or on behalf of Member.

The Bank shall provide designated users identified herein with usernames and passwords or other security credentials (collectively, the “User Credentials”). Each user must have User Credentials to access the FHLBI .GIVES platform. The Bank reserves the right to suspend or revoke User Credentials or access to or use of the platform in the event of any misuse, abuse, or failure of any user or Member to comply with the terms and conditions of the Agreement. Member (a) is responsible for protecting all User Credentials from disclosure to or discovery by third parties (including, without limitation, affiliates of Member) and any unauthorized use by third parties (including, without limitation, affiliates of Member), (b) shall not provide any User Credentials to any party other than a designated user authorized as set forth herein or updated in an amendment to this Certification which is provided to Bank from time to time, and (c) shall remain fully responsible and liable for (and in no event shall Bank be responsible or liable for) any use, including any misuse, abuse, or unauthorized use, of any User Credentials. Member shall promptly notify the Bank of any actual or suspected misuse or unauthorized use or disclosure to or discovery by third parties of any User Credentials.

If the user currently has access to the Bank's LAS or MemberLink system, please check the box indicating as such.

Members must designate at least one Authorized Signer. Any user listed and not marked as an Authorized Signer will be registered as a Submitter.

Please list the Member's staff requiring access to FHLBI.GIVES for the 2021 funding round below:

Name	Email	Mobile Phone # (required for Duo Mobile MFA)	Authorized Signer	User of FHLBI's Member Link or LAS?
			<input type="checkbox"/>	<input type="checkbox"/>
			<input type="checkbox"/>	<input type="checkbox"/>
			<input type="checkbox"/>	<input type="checkbox"/>
			<input type="checkbox"/>	<input type="checkbox"/>
			<input type="checkbox"/>	<input type="checkbox"/>
			<input type="checkbox"/>	<input type="checkbox"/>

Additional users may be added using the [FHLBI.GIVES Online Application User Registration Form](#) found on our website.

\*The Member is responsible for updating the Bank of any changes of user information or access requirements.

**Signatures**

The Member represents that the undersigned is fully authorized to sign, and if accepted, agrees to the terms and conditions contained herein. The signers below must be an officer who is authorized on the Member's FHLBI "Certified Resolutions for Advances." Contact the Bank at 317-465-0461 to verify current authorizations.

_____	_____
<b>Member Signature</b>	<b>Date</b>
_____	
<b>Printed Name</b>	
_____	_____
<b>Member Signature</b>	<b>Date</b>
_____	
<b>Printed Name</b>	

Please email the signed document to: [housing@fhlbi.com](mailto:housing@fhlbi.com)

For FHLBI Use Only	
BPID:	
Member Signatures verified by:	