

FHLBI.GIVES User Guide

SUBMITTING A MODIFICATION REQUEST



Overview

This user guide provides step-by-step instructions for completing and submitting an AHP modification request in the FHLBI.GIVES system.

Process

Note: This is the process for sponsors. The member review process begins on page 8.

If the project is active, navigate to **Disbursement Phase**. Select the drop-down arrow and select **Modifications Add +**. If the project is in initial monitoring, navigate to **Project Completion**. Select the drop-down arrow and select **Modifications Add +**. If the project is complete, navigate to **Long Term Monitoring**. Select the drop-down arrow and select **Modifications Add+**.

The screenshot displays the FHLBI.GIVES user interface. At the top, there are three images: a house exterior, an interior living space, and the AHP logo. Below these are three main panels:

- MY TASKS:** A list of tasks with 'ADD +' buttons and status indicators. The tasks are categorized into Disbursement Phase, Project Completion, and Long Term Monitoring.
- MESSAGE:** A message box containing the text "The Round is Closed".
- MY PROJECTS:** A summary table showing project statistics.

MY PROJECTS	
# Projects	4
# Units	164
\$ Awarded	\$ 2,000,000.00
\$ Remaining	\$ 0.00
\$ Total Development	\$ 16,415,150.00

MESSAGE BOARD: No Data Found

Next you will choose the project that needs to be modified and then select the **Start New Modification** button.

25A	2025A0644	Bluffton Family Townhomes	Affordable Housing Corp. of Marion, IN	Merchants Bank of Indiana	Rental	Active
25A	2025A0607	Bluffton Senior Apartments	Affordable Housing Corp. of Marion, IN	Merchants Bank of Indiana	Rental	Active
14A	2014A0601	Plaza Green Apartments	Affordable Housing Corp. of Marion, IN	Northwest Bank	Rental	Long Term Monitoring

Project Information

Project Number 2025A0644	Sponsor Name Affordable Housing Corp. of Marion, IN	Member Name Merchants Bank of Indiana
Project Name Bluffton Family Townhomes	Sponsor Contact Details Cassandra Bishop 601 South Adams Street Marion, IN - 46953 cbishop@gormanusa.com	Member Contact Details James Russell 410 Monon Blvd Carmel, IN - 46032 jrussell@merchantscapital.com

Modification Details

MOD ID#	Requested By#	Requested Date*	Requested Status#	Modified Pages#	Is Bundled Modification?#	Reviewer 1#	Reviewer 2#
No Data Found							

[START NEW MODIFICATION](#)

Choose the sections of the project that you will be modifying, then select **Continue**. This will unlock those sections and allow you to make the appropriate changes.

Modification

Please select the section of the application you wish to modify.

- General Information
 - Basic Information
 - Development Team
 - Member Details
- Project Targeting
 - Targeting
 - Project Units
- Building Information
- Project Schedule
- Financial Feasibility
 - Source of Funds
 - Development Budget
 - Proforma
- Scoring Criteria
- FHFA Questionnaire

Note:

- Data in these sections will be unlocked for editing.
- Additional sections may be added in the final step.

Please select the adjustment type you wish to include with the modification (optional).

Adjustments

- Recapture
- Decommittments

Note:

- Adjustment is optional.
- Recapture is disabled if the funds already fully recaptured or none have been disbursed.
- Decommittment is disabled if funds are already fully decommitted.
- Recapture or Decommittment adjustment is disabled if that same type of standalone adjustment is in process.

Adjustment Message

No disbursement made.
Recapture balance is not available.

CONTINUE
CLOSE

Next you will update the sections of the application you unlocked and wish to modify. When complete be sure to hit **Save** or **Save & Continue**.

Targeting ✓ **Project Units** ← Prev → Next

Rent Targeting

Note: Rental Assistance will be entered in the Proforma in a later step.

[+ ADD NEW](#)

Unit Type	Extremely Low Income (<=30.00% of AMI)			Very Low Income (>30.01% to 50.00% of AMI)		
	Units	Est. Tenant Paid Rent (incl. utilities)	Max Rent	Units	Est. Tenant Paid Rent (incl. utilities)	Max Rent
○ 1 Bedroom	8	382.00	\$515.63	1	726.00	\$859.38
○ 2 Bedrooms	1	454.00	\$666.25	5	867.00	\$1,031.25
○ 3 Bedrooms	1	521.00	\$872.50	5	998.00	\$1,191.25

[Attach Document](#)
[Explain/View Variance](#)
[Complete/View Tasks](#)
[Check/View Score](#)
[Add/See Comments](#)
[View Prior Version](#)

Targeting ✓ **Project Units** ← Prev → Next

Income Level	Number of Units	Percentage of AHP-Assisted Units (%)	Percentage of Total Units (%)
High Income (>80.01% of AMI)	0	N / A	0.00
Low to Moderate Income (>50.01% to 80.00% of AMI)	16	43.24	43.24
Very Low Income (>30.01% to 50.00% of AMI)	11	29.73	29.73
Extremely Low Income (<=30.00% of AMI)	10	27.03	27.03

Total Number of Units: 37
Total Number of AHP Assisted Units: 37

[SAVE](#) [SAVE & CONTINUE](#) [GO TO REVIEW & SUBMIT](#) [MODIFICATION SUMMARY](#)

[Attach Document](#)
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Scoring Criteria ✓ ← Prev → Next

- ✓ Donated Property
- ✓ Non-Profit Sponsorship
- ✓ Targeting
- Underserved Communities
 - ✓ Supportive Housing for the Homeless
 - ✓ Supportive Housing for Persons with Special Needs
 - ✓ Tribal Housing
 - ✓ Rural Housing
 - ✓ Large Units
 - ✓ Rental Housing for Extremely Low-Income Individuals
 - ✓ Economic Opportunity

Category Name: Rental Housing for Extremely Low-Income Individuals

Guidelines **Maximum Points: 2**

Question Description	Response
Rental Units Reserved for Households <= 30% AMI *	10

[SAVE](#) [SAVE & CONTINUE](#) [GO TO REVIEW & SUBMIT](#)
[MODIFICATION SUMMARY](#)
[Exit Application](#)

Once all changes have been made, you'll go to the **Review & Finalize** section where you will be prompted to explain the modifications. You will select the red **Provide Explanation(s) for Variance(s)** warning message or select the orange **Explain/View Variance** box.

Review & Finalize ← Prev → Next

Application Details

Application Number: 018-2025A	Project Name: Bluffton Family Townhomes
Sponsor Name: Affordable Housing Corp. of Marion, IN	Member Bank Name: Merchants Bank of Indiana
Sponsor Contact: Cassandra Bishop 601 South Adams Street Marion, IN - 46953 cbishop@gormanusa.com	Member Bank Contact: James Russell 410 Monon Blvd Carmel, IN - 46032 jrussell@merchantscapital.com

Incomplete Application Details – Must Correct Before Submission **Page Level Deviations**

1. Provide Explanation(s) for Variance(s)

- Attach Document
- Explain/View Variance
- Complete/View Tasks
- Check/View Score
- Add/See Comments
- View Prior Version

Be sure to provide a thorough explanation for each variance item flagging under the **Sponsor Explanation** column.

Variance Items

Variance Name	Sponsor Explanation
Consult and Developer Fee must be less than or equal to 15% of Developer Fee Limit: (Total Development Costs – Developer Fee – Consultant Fee – Land and/or Building Acquisition)	\$1,800,000 was the approved Developer Fee with IHCD, per their calculation: "maximum developer fee is 15% of eligible basis". Developer Fee of \$1,800,000 is necessary to support the project as \$933,616 (51.9%) of the Developer Fee is Deferred and is a critical source of funds.

Variance

Page Name

--SELECT--

SI.No	Page Name	Audit Information	Field Name	Old Value	New Value	Sponsor Explanation
2			IHCDA Development Fund Loan - 4199 Deleted			The project removed IHCDA DFL and increased Member Perm Loan to offset.
	3	German American Bank - 5281 Updated	Date Approved or Anticipated	Thu Jun 20 2,024 00:00:00 GMT-0,400 (Eastern Daylight Time)	Tue May 19 2,026 00:00:00 GMT-0,400 (Eastern Daylight Time)	increased Member Perm Loan to offset not using the IHCDA DFL
	4 Source of Funds		Hard Debt Amount (fully amortizing with regular payments)	800,000.00	1,350,000.00	
24	Scoring Criteria	Member Involvement Updated	Is the member a loan participant in intermediate or short-term financing to the project (construction loan, bridge loan, line of credit or letter of credit)? The line of credit cannot be for operating support of the sponsor.	Y	N	See attached Modification Supplement for this narrative.

If supporting documentation is to be added to the modification request, you will do so using the red **Attach Document** box on the right-hand side of the screen.

The screenshot shows a web interface for 'Review & Finalize'. At the top right, there are 'Prev' and 'Next' navigation buttons. The main content area is titled 'Application Details' and contains two columns of information:

Application Number: 130-2025A	Project Name: Trafalgar Senior Apartments
Sponsor Name: Gratus Development, LLC	Member Bank Name: German American Bank
Sponsor Contact: Jonathan Ehike 8375 East 96th Street Suite 111 Indianapolis, IN - 46256 Jonathan@gratusdevelopment.com	Member Bank Contact: Brent Miller 711 Main Street Jasper, IN - 47546 - 3042 brent.miller@germanamerican.com

On the right side of the page, there is a vertical stack of four action buttons: 'Attach Document' (red), 'Explain/View Variance' (orange), 'Complete/View Tasks' (green), and 'Check/View Score' (blue).

To attach a document, you will click on the paper clip under **Sponsor Documents** and next to **Modification Documentation**. You will have the option of either selecting a file from your local drive or dragging and dropping it in. If uploaded successfully, you will receive a notification indicating so. It will then show up under **Document Name** to the right of the paper clip.

The screenshot shows a 'List of documents' section with an information icon (i) on the right. Below this is a section for 'Sponsor Documents' with a dropdown arrow. Underneath, there is a green text label 'Modification Documentation' and a paper clip icon to its right, indicating where to click to attach a document.

Upload Document



Select File To Upload*

Choose Files

2025A0...ment.pdf

Drag and drop your files here.

Document Requirements

1. Maximum file upload size 25 MB
2. Preferred file types (.doc, .docx, .pdf, .txt, .xls, .xlsx, .png, .jpg, .jpeg)
3. Maximum file upload limit 25

UPLOAD

CLOSE

Success

Document(s) attached successfully.

OK

List of documents



Sponsor Documents



Modification Documentation



Member Documents



Document Name : FHLBI Support Documentation (1)

Document Name	Attached Date	Status	Decision By	Action
2025A0610 Traf...pdf	04/24/2026 01:54:56 PM	--SELECT--		

Once the variance items have been explained and saved and all related supporting documentation has been uploaded go back to the **Review & Finalize** section. Select the **Certification** button (may also be reflected as **Terms and Conditions**). Read through the certification statements and then select the **Accept Terms and Conditions** box.

Review & Finalize

epetty-saunders@fhlbi.com

epetty-saunders@fhlbi.com

← Prev → Next

Incomplete Application Details – Must Correct Before Submission

Page Level Deviations

1. Approve Certification

Sponsor Signature

Organization Name: Hoosier Uplands Economic Development Corp
 User Id: ahpettesp
 User Name: Erica Petty-Saunders
 Date:03/24/2022

Member Signature

Organization Name: N/A
 User Id: N/A
 User Name: N/A
 Date:N/A

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.

SELECT MODIFICATION PAGES MODIFICATION SUMMARY **CERTIFICATION** PRINT APPLICATION SEND TO MEMBER BANK

[Exit Application](#)

Attach Document
 Explain/View Variance
 Check/View Score
 Add/See Comments
 View Prior Version

Certification

Sl.No	Terms Description
1	I certify that all information supplied herein is complete and accurate and all required exhibits are attached
2	I acknowledge the commitments made in this application to build/rehabilitate and convey the proposed housing project consistent with the details outlined herein (or as approved in a modification request submitted to the FHLBI) are binding for the development phase and the duration of the fifteen (15) year retention period.
3	I certify that the subsidy will be used for the purposes authorized under the Affordable Housing Regulations, 12 CFR §1291 (as amended), and acknowledge that all applicable federal, state, and local requirements, during the course of the retention period remain in full force.
4	I agree to comply with the reporting and certification requirements of the AHP program and will provide any additional information that may be needed for the completion of the application, funding or monitoring processes as required by the FHLBI.
5	I understand the FHLBI will not perform or be responsible for financially underwriting the project.
6	I certify that any proceeds of a direct subsidy (or subsidized advance) that will not be used, or that cease to be used, for the purposes approved by the FHLBI, will be recaptured, and any unused or improperly used subsidies will be promptly returned to the FHLBI.
7	As an AHP Applicant, I acknowledge that the FHLBI Member may require additional documentation for this application, or any monitoring or certifications necessary for the duration of the development and retention period to which the applicant must comply.
8	The project sponsor certifies that it meets the project sponsor qualifications criteria established by the Bank and that it has not engaged in, and is engaging in, covered misconduct as defined in FHFA's Suspended Counterparty Program regulation (12 CFR part 1227).
9	I certify that I am not aware of any instances of financial misconduct, crime, or fraud (which have not already been reported) associated with this project and the FHLBI. If I become aware of any such occurrence in the future it shall promptly be reported to the FHLBI, as required by the Implementation Plan.
10	These certifications are made under penalty of law and any inaccurate or incomplete certifications may result in cancellation or recapture of the AHP grant.
11	As a duly authorized officer or employee of the AHP Applicant, I certify that I am authorized to provide this submission and certification.

Accept Terms and Conditions

SAVE CLOSE

You are now ready to submit the modification. Before doing so you may select the **Modification Summary** button to review the changes made and ensure the request is correct.

Modified Information

Modification Summary

Page Name
--SELECT--

SI.No	Page Name	Audit Information	Field Name	Old Value	New Value	Modified User	Modified On
1	Targeting	Project Targeting Updated	3BR-Units	6	5	Mike Recker	04/24/2026 10:15:48 AM
2			2BR-Units	2	1	Mike Recker	04/24/2026 10:15:48 AM
3			1BR-Units	9	8	Mike Recker	04/24/2026 10:16:55 AM
4	Building Information	Building Info Updated	Total Residential Units	40	37	Mike Recker	04/24/2026 10:19:18 AM

[CLOSE](#)

To submit the modification simply select the **Send to Member Bank** button. This will now go to your member for review, approval, and submission to the FHLBI.

Review & Finalize

← Prev → Next

Sponsor Name: Hoosier Uplands Economic Development Corp. **Member Bank Name:** Old National Bank

Sponsor Contact: Erica Petty-Saunders, 521 W. Main Street, Mitchell, IN - 47445, epetty-saunders@fhlbi.com **Member Bank Contact:** Erica Petty-Saunders, 123 Main Street, Evansville, IN - 47708, epetty-saunders@fhlbi.com

Sponsor Signature **Member Signature**

Organization Name: Hoosier Uplands Economic Development Corp. **Organization Name:** N/A

User Id: ahpettesp **User Id:** N/A

User Name: Erica Petty-Saunders **User Name:** N/A

Date: 03/24/2022 **Date:** N/A

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.

[SELECT MODIFICATION PAGES](#)
 [MODIFICATION SUMMARY](#)
 [CERTIFICATION](#)
 [PRINT APPLICATION](#)
 [SEND TO MEMBER BANK](#)

[Exit Application](#)

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[Add/See Comments](#)
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Note: This is the process for Members.

Once the sponsor has completed and submitted the modification request it will move onto the member for review and approval. It will appear in **My Tasks** under either **Disbursement Phase**, **Project Completion**, or **Long-Term Monitoring** depending on what stage of the award the project is in. Select **Modifications** under **My Tasks** where a number is shown next to that modification. Then you will click on the **MOD ID**.

The dashboard features a header with three images: an interior view of a modern home, the AHP logo (Affordable Housing Program), and an exterior view of a house. To the right, a statistics panel displays:

- # Projects: 70
- # Units: 2,681
- \$ Awarded: \$ 33,886,529.00
- \$ Remaining: \$ 3,010,718.50
- \$ Total Development: \$ 206,242,022.84

Below the header are three main sections:

- MY TASKS:** Includes Project Completion (0), Long Term Monitoring (1), Modifications (1), and Watch List (8).
- MY APPLICATIONS:** Displays the message "The Round is Closed".
- MESSAGE BOARD:** Displays "No Data Found".

Modification Details

MOD ID	Project Number	Project Name	Sponsor Name	Member Bank	Requested By	Requested Date	Requested Status	Modified Pages
MOD-001	2009B0602	Cape Place	Community Action Program of Evansville and Vanderburgh County	Old National Bank	Jennifer Ladnier	02/10/2025	Submitted to Member	1

Next you will review the modification summary. You can do this by going to the **Review & Finalize** section and selecting the **Modification Summary** button. The modification summary will provide details on what specifically is being modified.

Review & Finalize ← Prev → Next

User Name: Jennifer Ladnier	User Name: Jennifer Gilbert
Date: 01/27/2026	Date: 04/24/2026
Email Id: jladnier@capeevansville.org	Email Id: jennifer.gilbert@oldnational.com

By clicking **Submit Application**, Members agrees that the foregoing information is correct and agrees to be bound by the foregoing **Affordable Housing Program Application**.

[MODIFICATION SUMMARY](#)
 [TERMS & CONDITIONS](#)
 [SUBMIT TO FHLB](#)
 [PRINT APPLICATION](#)
 [RETURN TO SPONSOR](#)

[Exit Application](#)

SI.No	Page Name	Audit Information	Field Name	Old Value	New Value	Modified User	Modified On
27	Scoring Criteria	Member Involvement Updated	Is the member a loan participant in intermediate or short-term financing to the project (construction loan, bridge loan, line of credit or letter of credit)? The line of credit cannot be for operating	Y	N	Jonathan Ehlke	04/23/2026 04:44:10 PM

If you are not comfortable with the modification or have additional questions for the sponsor you can send it back by selecting the **Return to Sponsor** button.

If you are comfortable with the modification being requested, you will go back to the **Review & Finalize** section and select the **Terms & Conditions** button (may also be reflected as **Conditions**). Read through the certification statements and then select the **Accept Terms and Conditions** box.

Certification ✕

Sl.No	Terms Description
1	I certify that all information supplied herein is complete and accurate and all required exhibits are attached
2	I acknowledge the commitments made in this application to build/rehabilitate and convey the proposed housing project consistent with the details outlined herein (or as approved in a modification request submitted to the FHLBI) are binding for the development phase and the duration of the fifteen (15) year retention period.
3	I certify that the subsidy will be used for the purposes authorized under the Affordable Housing Regulations, 12 CFR §1291 (as amended), and acknowledge that all applicable federal, state, and local requirements, during the course of the retention period remain in full force.
4	I agree to comply with the reporting and certification requirements of the AHP program and will provide any additional information that may be needed for the completion of the application, funding or monitoring processes as required by the FHLBI.
5	I understand the FHLBI will not perform or be responsible for financially underwriting the project.
6	I certify that any proceeds of a direct subsidy (or subsidized advance) that will not be used, or that cease to be used, for the purposes approved by the FHLBI, will be recaptured, and any unused or improperly used subsidies will be promptly returned to the FHLBI.
7	As the FHLBI Member submitting the application, I acknowledge that the Member has undertaken an independent underwriting review that is consistent with conventional loan underwriting standards and the FHLBI Implementation Plan, has been completed and approved in accordance with Member's internal policies and procedures.
8	These certifications are made under penalty of law and any inaccurate or incomplete certifications may result in cancellation or recapture of the AHP grant.
9	As a duly authorized officer or employee of the FHLBI Member, I certify that I am authorized to provide this submission and certification.

Accept Terms and Conditions

SAVE
CLOSE

Once you have accepted the terms and conditions you can submit the modification request to the Bank for review by selecting the **Submit to FHLB** button.

Review & Finalize
← Prev
Next →

User Name: Jennifer Ladnier	User Name: Jennifer Gilbert
Date: 01/27/2026	Date: 04/24/2026
Email Id: jladnier@capeevansville.org	Email Id: jennifer.gilbert@oldnational.com

By clicking Submit Application, Members agrees that the foregoing information is correct and agrees to be bound by the foregoing Affordable Housing Program Application.

MODIFICATION SUMMARY
TERMS & CONDITIONS
SUBMIT TO FHLB
PRINT APPLICATION
RETURN TO SPONSOR

Exit Application