Advantage MPP
LAS USER GUIDE

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LAS SECURITY SETUP

STEP ONE: REQUESTING ACCESS

LAS is a secure website and access is granted via a LAS User ID and Password request form signed off on by an MPP signatory at your organization.

The form to request access to LAS is located on the FHLBI website.
1. Go to the FHLBI website – https://www.fhlbi.com.
2. Select "Advantage MPP" from the top of the site.
3. Then select "Advantage MPP Materials" on the right-hand side of the site.
4. Select the form "LAS User ID & Password Request"

This form can be e-mailed or faxed to FHLBI. Instructions for setting up passwords and security codes will be sent to you by the FHLBI security staff.

STEP TWO: SIGNING ON TO LAS

Once access is requested and confirmed by the MPP department, the IT department will set up your username and password. You will receive an e-mail stating when you can expect to receive your RSA token via FedEx. The phone number of the FHLBI Member Link/LAS Technical Support Team is also included on this e-mail.
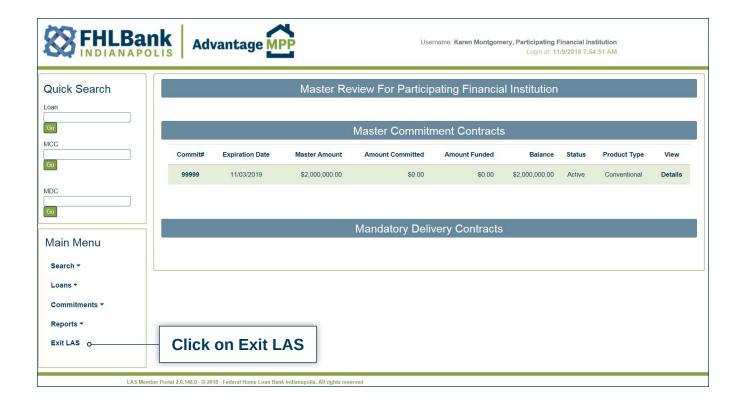
When you receive the RSA token, call the Technical Support Team so they can enable your account. They will also help you with the setup and log on process.

STEP THREE: EXITING LAS
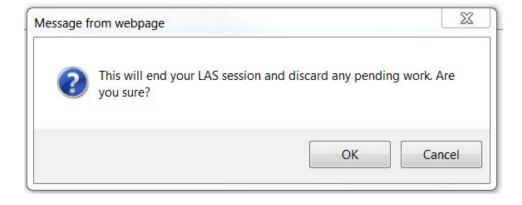
When you wish to exit LAS, choose the "Exit LAS" option from the main navigation bar—this can be done from any screen.

Note: If there is a period of inactivity for 30 minutes while logged onto LAS, an Inactivity Alert will display on your screen. This alert gives you 25 seconds to click anywhere on the screen in order to show activity in LAS. If this isn't done within 25 seconds, you are automatically logged off.

The following message will display. Clicking on 'OK' allows you to successfully exit LAS. It is a best practice to completely close your browser after you have exited LAS.
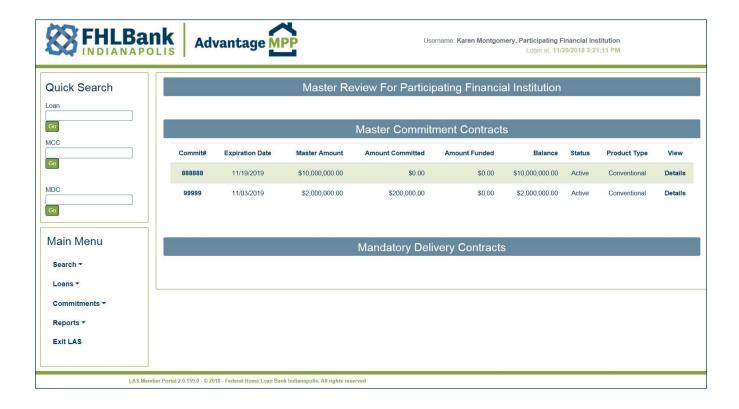
VIEWING MCC, MDC, AND LOAN INFORMATION

VIEWING MCC INFORMATION

Upon logging into LAS, the Master Review screen is displayed. This screen displays a summary of all of your Master Commitment Contracts (MCCs). This page can be navigated to display additional information about your MCCs including what mandatory delivery contracts (MDCs) are tied to a MCC and what loans have been allocated to those MDCs.

> **While using LAS you should navigate using the main navigation bar, which is located on the left-hand side of the screen. For instance, should you decide to return to the Master Review screen, you would select "Commitments" and select "Master Review". This prevents the need to use the "forward" and "back" buttons on your browser.**
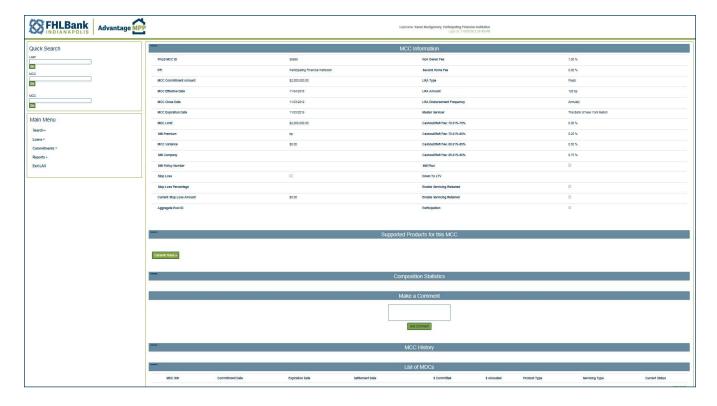
VIEWING MCC DETAILS

Specific details concerning the MCC can also be viewed from the Master Review screen. Click on the "Details" link for the MCC on the far right-hand side of the screen.
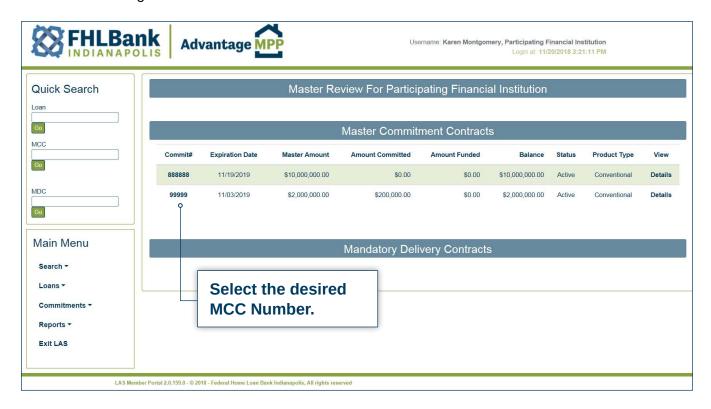
This will display the support products, MCC history, and list of MDCs associated with the selected MCC.

VIEWING MDC INFORMATION

To list the MDCs associated with the MCC, click on the MCC number located under the "Master Commitment Contracts" heading on the "Master Review" screen.

The MDCs associated with the selected MCC will display under the heading "Mandatory Delivery Contracts".
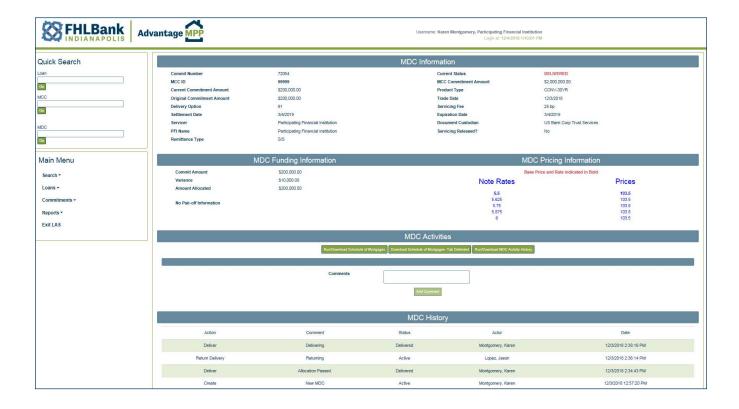
VIEWING MDC DETAILS

Specific details concerning the MDC can also be viewed from the Master Review screen. Click on the "View" link associated with the MDC.
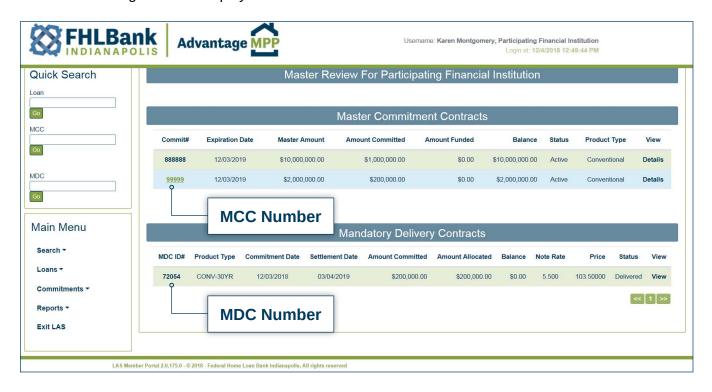
This will display details such as the commitment amount, commitment term, settlement date, servicer, and document custodian.
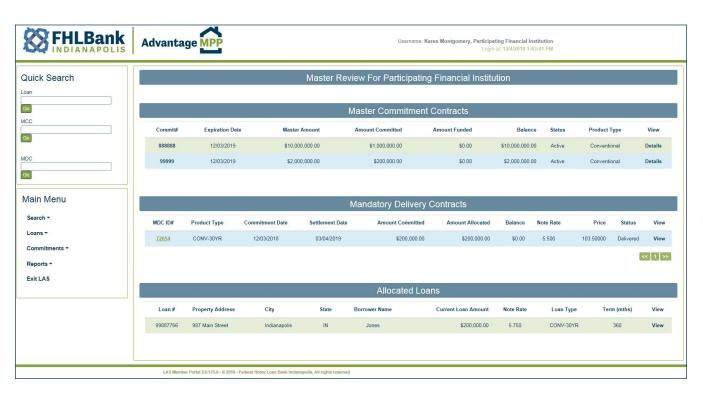
VIEWING LOAN INFORMATION

To view allocated loans for a selected MDC, click on the desired MDC Number under the "Mandatory Delivery Contract" heading. LAS will display a list of the loans allocated to the MDC.
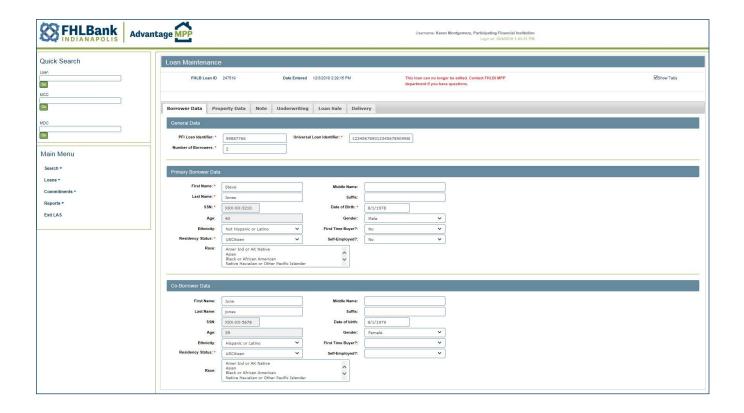
VIEWING LOAN DETAIL

Details concerning the loan can be viewed from the Master Review screen. Click on the "View" link associated with the allocated loan.

Select the View link

Loan details from the Borrower, Property, Note, Underwriting, Loan Sale, and Delivery tabs will be displayed. Please note: the loan cannot be edited when the MDC is in Delivered status.

SECTION 3
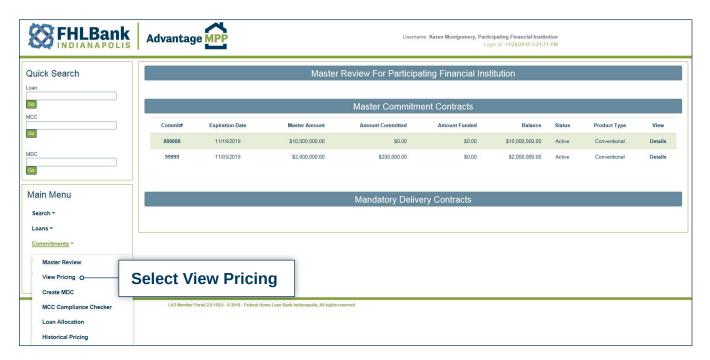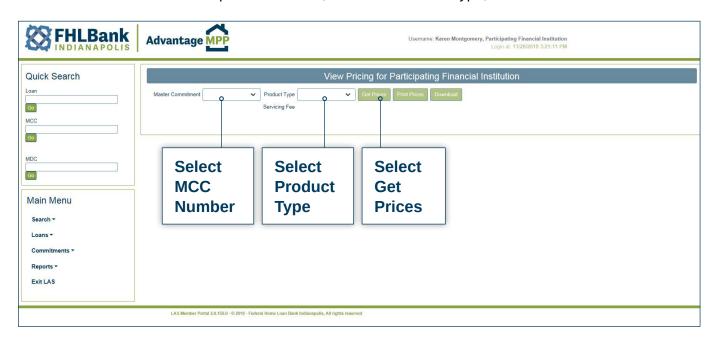
VIEWING PRICING

STEP ONE: VIEW PRICING

You can view pricing without taking out a commitment. To view pricing, select "View Pricing" from the Commitments option on the left-hand side of the screen.

You will be directed to the "View Pricing" screen. In order to view current pricing, select the MCC Commitment Number from the pull down menu, select the Product Type, and click on "Get Prices."
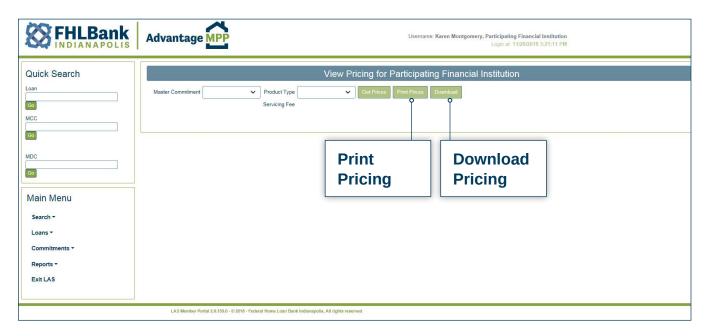
The current pricing will display. *Please remember that pricing is only good for <u>two minutes</u>. To refresh pricing, repeat step one.*

Pricing is available Monday through Friday from 9:30- 4:00 Eastern Time, excluding bond market holidays. Please contact an MPP representative for more details.

STEP TWO: PRINT OR DOWNLOAD PRICING

Once you are able to view the pricing, you will have the options to Print the pricing information or Download the pricing information to a .csv file.
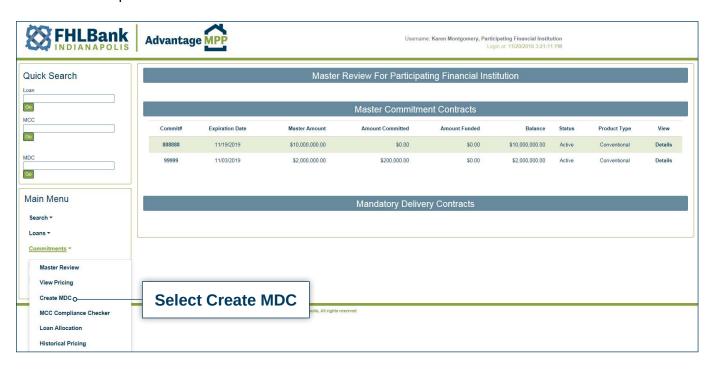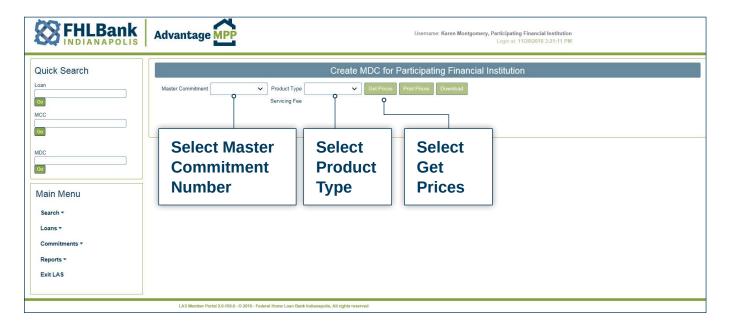
CREATING AN MDC IN LAS

CREATING AN MDC

Create a Mandatory Delivery Contract (MDC) in LAS by selecting "Create MDC" from the Commitments option on the left-hand side of the screen.
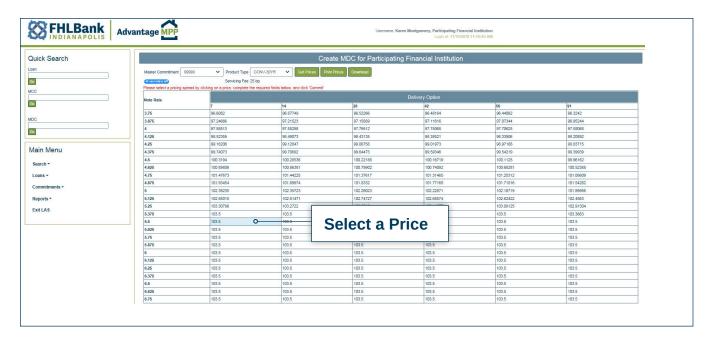
Choose the Master Commitment Number you wish to create an MDC for, select the Product Type, and click on Get Prices.

Once you press "Get Prices", the screen will expand, and you will be able to select the rate and timeframe you want to lock.

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Username: Karen Montgomery, Participating Financial Institution
Login at: 11/19/2018 11:15:43 AM

Create MDC for Participating Financial Institution

Master Commitment 99999 ▾ Product Type CONV-30YR ▾ Get Prices Print Prices Download
45 second(s) left   Servicing Fee 25 bp
Please select a pricing spread by clicking on a price, complete the required fields below, and click 'Commit'

| Note Rate	Delivery Option					
	7	14	28	42	56	91
3.75	96.6082	96.57749	96.52266	96.48164	96.44062	96.3242
3.875	97.24666	97.21523	97.15889	97.11616	97.07344	96.95244
4	97.88513	97.85298	97.79512	97.75068	97.70625	97.58068
4.125	98.52359	98.49073	98.43135	98.38521	98.33906	98.20892
4.25	99.16206	99.12847	99.06758	99.01973	98.97168	98.83715
4.375	99.74073	99.70682	99.64473	99.59346	99.54219	99.39939
4.5	100.3194	100.28536	100.22188	100.16719	100.1125	99.96162
4.625	100.89806	100.86381	100.79902	100.74092	100.68281	100.52385
4.75	101.47673	101.44225	101.37617	101.31465	101.25312	101.08609
4.875	101.93454	101.89974	101.8332	101.77168	101.71016	101.54282
5	102.39235	102.35723	102.29023	102.22871	102.16719	101.99956
5.125	102.85015	102.81471	102.74727	102.68574	102.62422	102.4583
5.25	103.30796	103.2722			103.08125	102.91304
5.375	103.5	103.5			103.5	103.3663
5.5	103.5 ○	103.5			103.5	103.5
5.625	103.5	103.5			103.5	103.5
5.75	103.5	103.5			103.5	103.5
5.875	103.5	103.5	103.5	103.5	103.5	103.5
6	103.5	103.5	103.5	103.5	103.5	103.5
6.125	103.5	103.5	103.5	103.5	103.5	103.5
6.25	103.5	103.5	103.5	103.5	103.5	103.5
6.375	103.5	103.5	103.5	103.5	103.5	103.5
6.5	103.5	103.5	103.5	103.5	103.5	103.5
6.625	103.5	103.5	103.5	103.5	103.5	103.5
6.75	103.5	103.5	103.5	103.5	103.5	103.5

Select a Price

Quick Search
Loan
Go
MCC
Go
MDC
Go

Main Menu
Search ▾
Loans ▾
Commitments ▾
Reports ▾
Exit LAS

Select a pricing range by choosing a delivery period and clicking on a price.

When you take out an MDC, you are committing to sell a loan with a rate that falls within a rate band; you are not locked into one rate only. This will allow flexibility in the event the customer wants a lower rate, or a loan falls through and you need to replace it with a different loan. A best practice is to select a base rate two steps below what you actually need since LAS *automatically choose the next four higher prices to complete the range.* So, if you need a rate of 6.0%, select 5.875% and LAS will lock a rate band of 5.875% to 6.25%

> **Pricing that you see on the screen will be good for two minutes. If you wait longer than the allotted time to commit to a price, LAS will ask you to refresh pricing.**

Once you have clicked on the rate you want as the base rate, the screen will expand, and you will be able to enter a Commitment Amount, choose a Servicer, choose a Document Custodian, and click on Commit.

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Enter the Commitment Amount

Enter the Servicer and Document Custodian

Select Commit

CONFIRMING AN MDC

You will have 45 seconds to review the MDC information and then click on "Confirm Trade" to actually confirm the transaction. If you do not confirm the transaction within the allotted time frame, you will have to refresh pricing. LAS will automatically generate an email with the details of the MDC.

Once you click on Confirm Trade, you will be able to select Print or View.

Selecting the Print option will allow you to send a copy of the MDC screen to the printer. Selecting View will allow you to see the MDC detail as shown below.
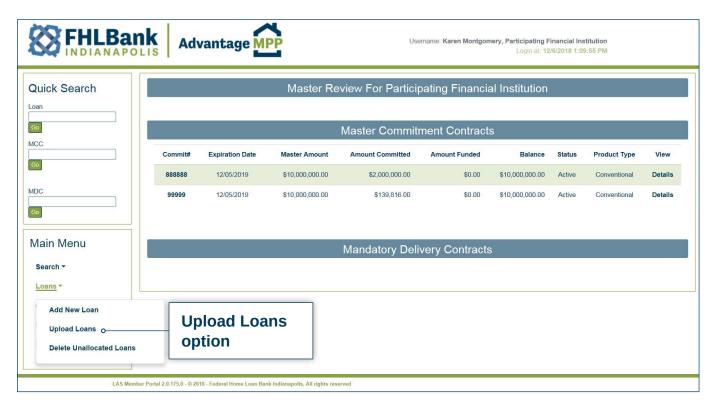
UPLOADING LOANS IN LAS

There are two ways to load loan level data into LAS: (1) you can upload loans from a Uniform Loan Delivery Dataset (ULDD) file or (2) you can enter loan level data manually. This Section outlines how to upload loans from a ULDD file. See Appendix A for more information about the ULDD file. Section 6 outlines how to enter loans into the system manually.

STEP ONE: UPLOADING LOANS

Click on "Upload Loans" from the main navigation bar.
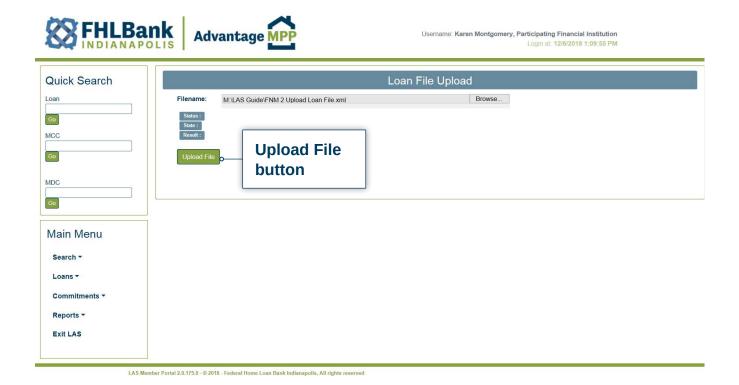
You will be directed to the "Loan File Upload" screen. Click on "Browse."

This will pull up a browser box that allows you to browse and point to any file within the drives you have access to on your personal computer (including shared network drives, your desktop, your hard drive, and other internal or external drives). Using this browser box, point to the file you wish to upload and click on "Open."

Once the file has been selected, click on the "Upload File" button.

When the file has been uploaded, you will see the screen below. Click on 'View Summary Report' in order to determine if there were any errors in uploading the loans.

The report shown below is a sample of the Loan Upload Summary report.

STEP TWO: LOAN UPLOAD REVIEW

1. The first section of the "Loan Upload Summary" screen details how many loans were in the upload file, how many of these loans were saved on the system, how many of these loans existed on the system prior to the upload and were updated, and how many loans were rejected. If any loans appear as rejected loans you must fix any errors and upload the loans again.

2. The second section details the "Allocation Summary" and provides allocation details should you attempt to allocate loans with your upload file. If an MDC was not indicated on the upload file, this section will display zeros and not details are shown.

3. The third section details the "Exception Summary" and describes what exceptions were found with the loans from a very high level.

4. The fourth section details the "Level 1 Check Loan Errors: (Format Violations)". You need to look at the loan in the Loan Maintenance screen and correct the errors.

5. The fifth section details the "Level 1 Check Loan Warnings: (Format Warnings)". You need to look at the loan in the Loan Maintenance screen and correct the errors.

6. The sixth section details the ULDD file errors. This section includes the loan number, the ULDD field ID along with the ULDD Sort ID, and the error. You need to look at the loan in the Loan Maintenance screen and correct the errors.

7. The seventh section details the "Level 1 Loan Errors: (Master Agreement Violations". Errors in this section indicates that the loan violates the MCC master agreement and may not be sellable to FHLBI.

8. The eighth section details the "Level 2 Loan Errors: (Warnings, Fatals, and MDC Allocation Violations)". You need to look at the loan in the Loan Maintenance screen and correct the errors.

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MANUALLY ADDING NEW LOANS IN LAS

This Section describes how to manually add loans to LAS should you choose not to upload loans directly to the system (see Section 5).
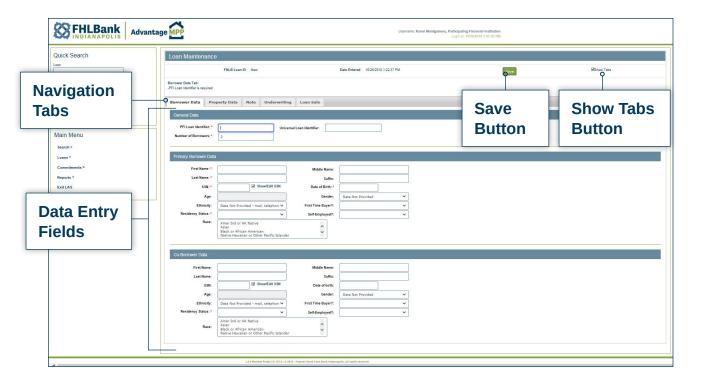
STEP ONE: NAVIGATING THE LOAN MAINTENANCE SCREEN

Click on "Add New Loan" located on the main navigation bar.

After clicking on "Add New Loan", the "Loan Maintenance" screen will be displayed. The navigation of this screen is comprised of a series of tabs across the top of the screen. You will begin at the tab labeled "Borrower" each time you click on "Add New Loan." To navigate through the screen, simply click on the various tabs such as "Property Data," "Note," etc. There is also a Save button located in the upper, right-hand corner.

If the "Show Tabs" option in the upper right-hand corner is not selected, the information from all tabs will be displayed vertically allowing the user to enter all information by scrolling up or down.

Important Note:

The system will not save a loan if any of the following conditions exist:

- The PFI ID is missing.
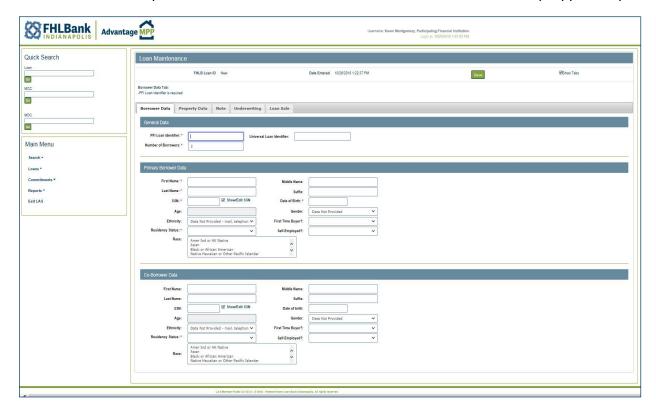
- The PFI Loan Number is missing.

The system will perform a data integrity check with each save. If you do not save the loan, you will lose all loan information that was entered. Loan information is stored in the system by the loan number you have entered. Once a loan is saved, the loan number can NOT be changed. In the event that a loan is saved with an incorrect loan number, you will need to re-enter the loan with the correct number and delete the loan with the incorrect number.
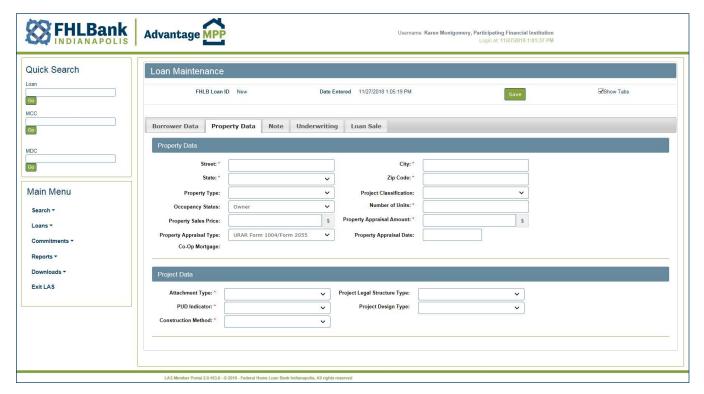
STEP TWO: ENTERING LOAN DATA INTO LAS

The first screen you will see is the Borrower Data screen. This screen allows you to enter general information about the loan and specific information about the borrower and the co-borrower (if applicable).

Points of interest on the Borrower Data screen:
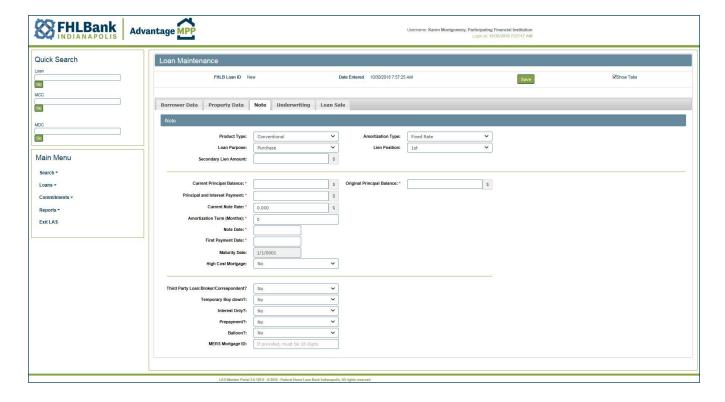
- The Co-Borrower Data section will display when the Number of Borrowers is two or more.

- The Universal Loan Indicator is required if the PFI is a HMDA reporter.

- The Universal Loan Indicator is unique to ULDD for Fannie Mae Phase 3 and Freddie Mac Phase 3. This field is not part of ULDD Phase 2.

- A warning message will display if the ULI is not the correct length. If the ULI is in error, the loan can be saved but cannot be allocated until corrected.

- Up to 5 Race selections can be chosen for the borrower.

- Up to 5 Race selections can be chosen for the co-borrower.

- Except for the items listed at the beginning of this section under "Important Note", items with red asterisks will not be required to save a loan but will be required to allocate the loan.

Points of interest on the Property Data screen:
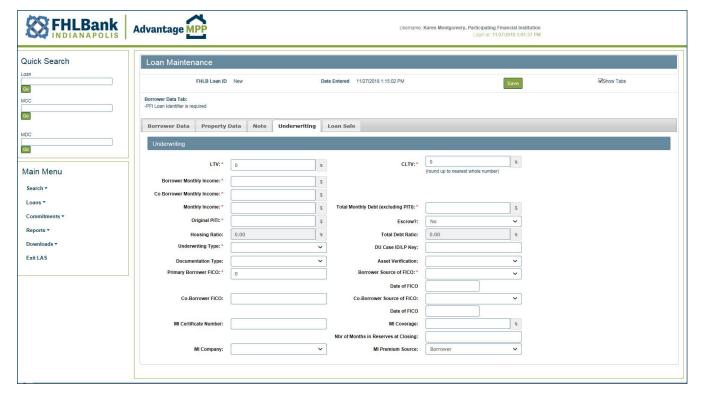
- The fields displayed under the "Project Data" section of the screen will be used as a replacement for the Property Type field.

- Except for the items listed at the beginning of this section under "Important Note", items with red asterisks will not be required to save a loan but will be required to allocate the loan.

Points of interest on the Note screen:
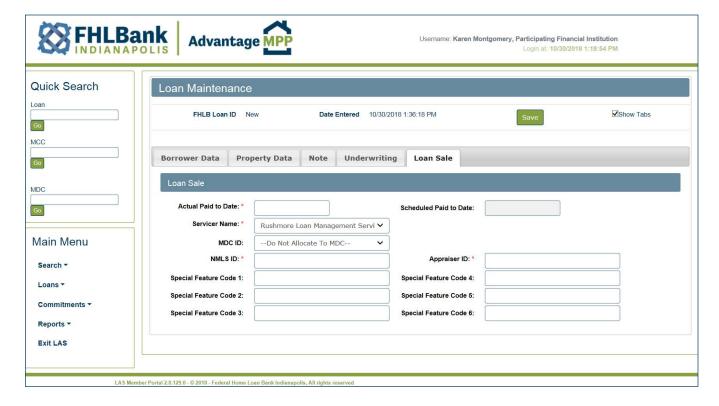
• Except for the items listed at the beginning of this section under "Important Note", items with red asterisks will not be required to save a loan but will be required to allocate the loan.

Points of interest on the Underwriting screen:

- The Monthly Income amount is a combination of the Borrower Monthly Income and the Co-Borrower Monthly Income.

- The "DU Case ID/LP Key" will store the DU Case number if the Automated Underwriting System is Desktop Underwriter (DU) and the loan is a Conventional loan.

- The "DU Case ID/LP Key" will store the FHA Case Number if the Automated Underwriting System is Desktop Underwriter (DU) and the loan is a FHA loan.

- The "Documentation Type" and "Asset Verification" fields will no longer be available as of January 1st, 2019.

- Except for the items listed at the beginning of this section under "Important Note", items with red asterisks will not be required to save a loan but will be required to allocate the loan.

Points of interest on the Loan Sale tab:

- The "Actual Paid to Date" field represents the date the loan is actually paid through. "Scheduled Paid to Date" field will be calculated by LAS and is based upon the month in which the MDC settles.

- The Special Code fields are not used at this time unless you are instructed otherwise by FHLBI.

- The Scheduled Paid to Date will be calculated by the LAS system.

- Except for the items listed at the beginning of this section under "Important Note", items with red asterisks will not be required to save a loan but will be required to allocate the loan.

STEP THREE: SAVING LOAN DATA
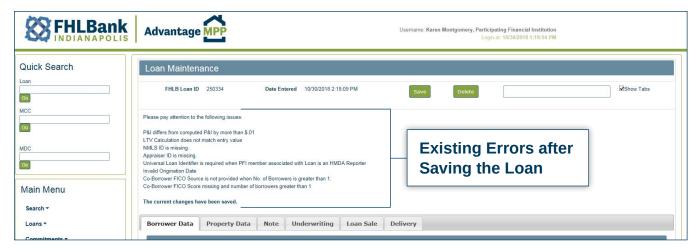
After you click on the "Save" button, you will see the message below and a data integrity check will automatically run.
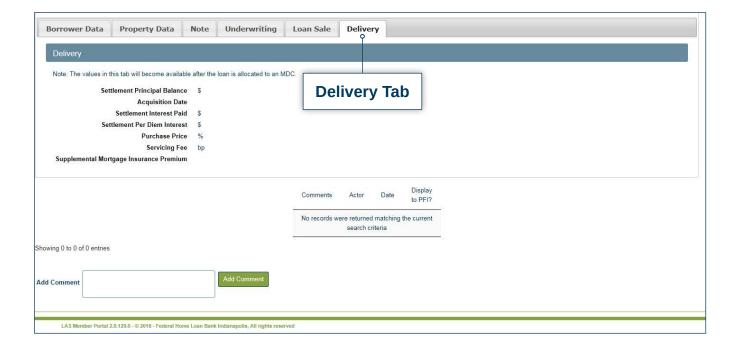
The loan will not be saved if any of the following conditions occur:

- The PFI ID is missing.

- The PFI Loan Number is missing.

If there are any fields in error other than the ones mentioned above, the loan will be saved but errors will display. The errors will need to be corrected before the loan can be allocated.

Existing Errors after Saving the Loan

Note: Once a loan is saved, the Delivery tab will be displayed. This tab will not contain information until the loan has been delivered.

Delivery Tab
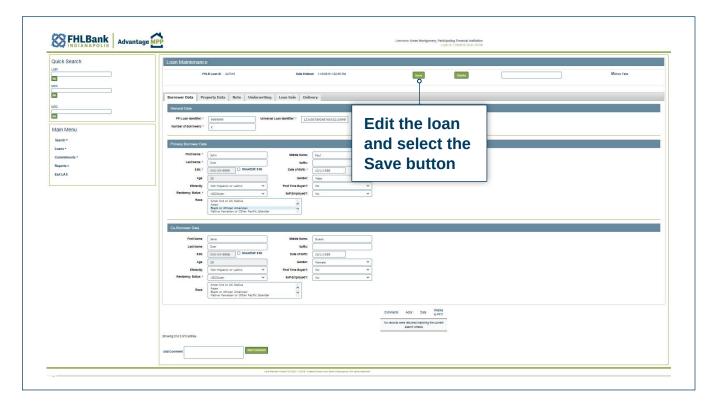
EDITING AND DELETING LOANS

STEP ONE: EDITING A LOAN

You can modify existing information or add new information to any loan that has not been allocated to an MDC and delivered. Once an MDC has been delivered, you will need to contact FHLBI to have the MDC put back into active status so you can make changes. It is not uncommon for the document custodian to find an error in LAS and ask you to update LAS so the MDC can be certified.

Find a specific loan by searching for the loan using the Quick Search menu option or the Main Menu Option. Make any needed changes or additions to the loan and click on the Save button.
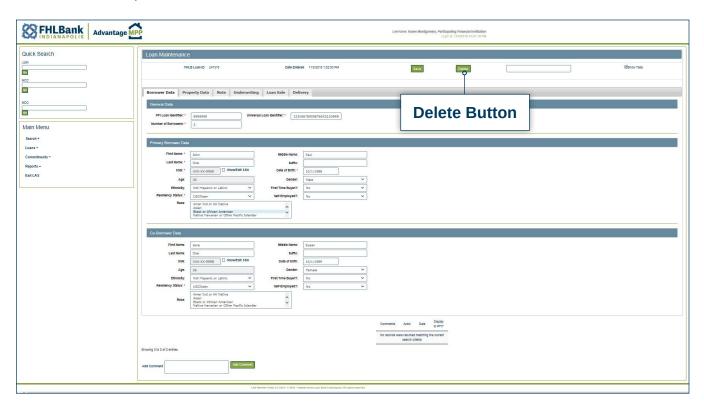
STEP TWO: DELETING A LOAN
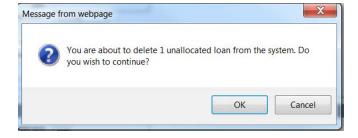
You can delete any existing, un-allocated loan. Loans that have been allocated to an MDC would need to be unallocated before they could be deleted. It is not unusual for a loan to be entered into LAS and then have a sale fall through. It is a good practice to delete loans that will not be sold to FHLBI.

To delete a loan, you will open it as if you are going to edit it. You can do this by entering the loan number in the Quick Search menu option or using the search function if you are unsure of the exact loan number.
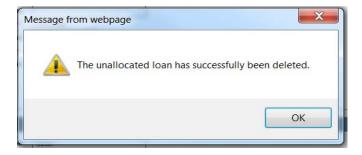
Once the loan is open, select the Delete button.

The following message will display.

When the OK button is selected, the following message will display.
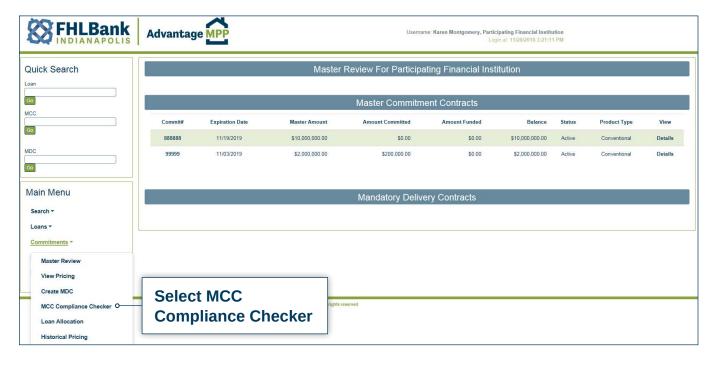
USING COMPLIANCE CHECKER IN LAS

Compliance Checker allows you to check saved loans against an MCC or MDC. This will help you determine whether or not a specific loan meets the criteria of an MDC such as: note rate range, loan amount, and loan term. Using Compliance Checker is particularly helpful if you manage a portfolio and trade using estimates going forward. It can also be used to check a loan you wish to substitute for another.

It is not required that you run Compliance Checker before attempting to allocate loans (Section 9) but it can be a useful tool in helping you manage any saved loans or MDCs. It is especially helpful as a troubleshooting tool when you are unable to allocate or deliver an MDC and want to know what specific issues the loan may have.

NAVIGATING COMPLIANCE CHECKER

To access the Compliance Checker, select "Commitments," and select "MCC Compliance Checker."

CHECKING LOANS AGAINST AN MDC

You can use the Compliance Checker to check individual loans or groups of loans against single or multiple MDCs.
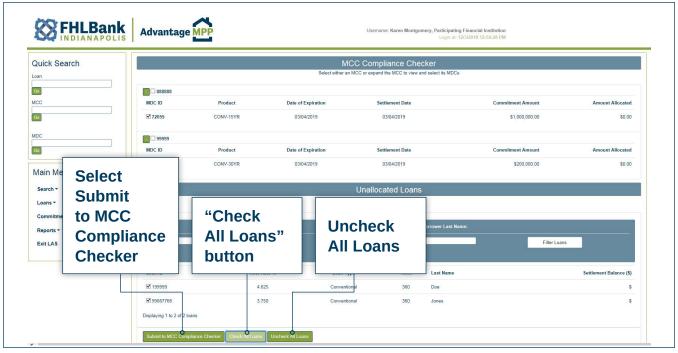
Select the '+' by the MCC IDs that you want to check against and the associated MDC's information will be displayed. The unallocated saved loans will be displayed on the lower portion of the screen.

After selecting the MCC,

1. Click on the box next to the MDCs you want to test the loan(s) against.

2. Click the box next to the loans you want to test,

3. Click on "Submit to Compliance Checker."

You can also select all loans by clicking on the "Check All Loans" button. Conversely, you can unselect all loans by clicking on the "Uncheck All Loans" button.
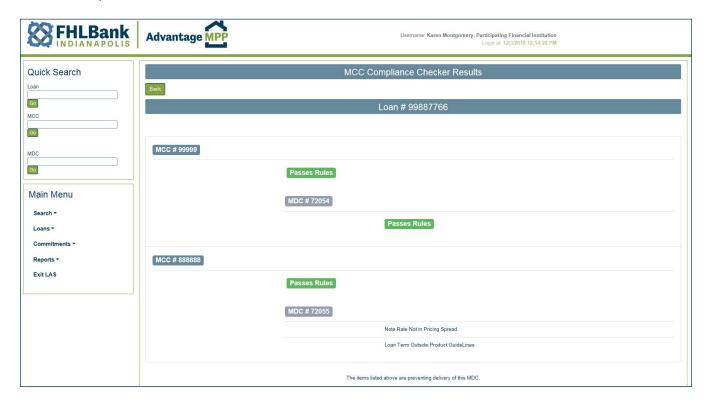
COMPLIANCE CHECKER RESULTS

The results of the Compliance Checker will be displayed which will show the Loan Number, the MCC Number and whether the loan passed the rules for the MCC and MDC. Compliance Checker will list all the issues with the loan that would prevent it from being allocated.

In the example below, the Loan Number 99887766 passes the rules for both MCCs, meaning they do not violate any rules or limitations in your contract. However, it only passes the rules for one MDC. Notice that for MDC 72055, this loan will not fit because the rate and term are different than the rates and term for the MDC.
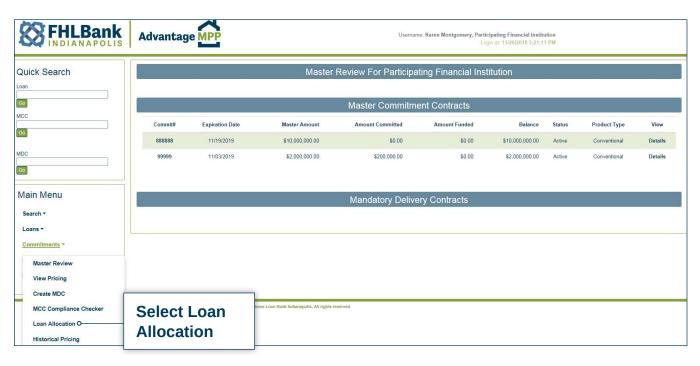
ALLOCATION AND DELIVERY OF LOANS IN LAS

To "allocate a loan" in LAS means it is assigned it to a specific Mandatory Delivery Contract (MDC). The loan delivery step essentially locks the loan data in the system, generates the Schedule of Mortgages, and enables the MDC to receive its Initial Certification. Keep in mind that loan allocation can be performed either manually, through the loan allocation screen, or automatically, while uploading loans to the system. This Section describes manual allocation; refer to Section 5 to review automated uploads.

SELECTING LOANS FOR ALLOCATION

To access the Loan Allocation screen, select "Commitments" and click "Loan Allocation."

The Loan Allocation Page displays showing the active MCCs and the unallocated loans.

Select the '+' by the MCC ID to display all the available associated and active MDC IDs. Select the desired MDC and only the unallocated loans that align with the MDC rules will be displayed.
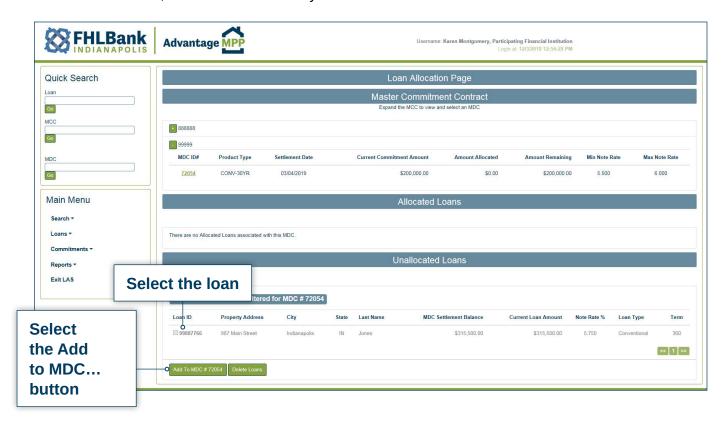
The state of the loan is identified based on the color displayed.

• Green - Loans that comply with the rules of the selected MCC and MDC and pass all business rules – meaning all required fields exist

• Orange - Loans that do not comply with the rules of the selected MCC and MDC but do pass the business rules check. You can use the compliance checker to see what MCC or MDC rules the loan violates

• Red - Loans that have business rule violations – there is a data integrity issue and a required field may be blank

    • Click on the loan number to go to the Loan Maintenance page in order to correct loan information.

    • The Loan Maintenance page runs a validation check (similar to saving a loan) upon loading the loan details to show what is wrong with the loan.

• Gray – The loan is too large to fit into the MDC although it has a matching term and rate. FHLBI can increase the MDC amount to accommodate a larger loan amount.

ALLOCATING LOANS

To allocate the loan, select the checkbox by the loan and click on the "Add to MDC…" button.

The loan moves from the un-allocated section to the allocated section.

UN-ALLOCATING LOANS

There may be a situation where you accidently allocate a loan to the wrong MDC, or a deal falls through and you will no longer be able to sell the loan to FHLBI. Should this happen, LAS allows you to unallocate loans prior to delivering the MDC.
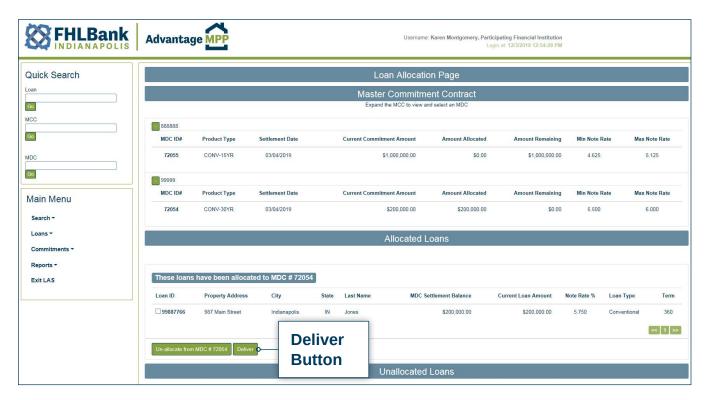
However, if the loan has already been delivered, you will need to contact an MPP staff member to have the loan return-delivered before un-allocating.

Select the loan and the "Un-allocate from MDC…" button. The loan will no longer be allocated to the MDC and will display under the "Unallocated Loans" section.

DELIVERING THE MDC

After you have allocated the loan(s), you will be able to deliver the loan selecting the "Deliver" button.
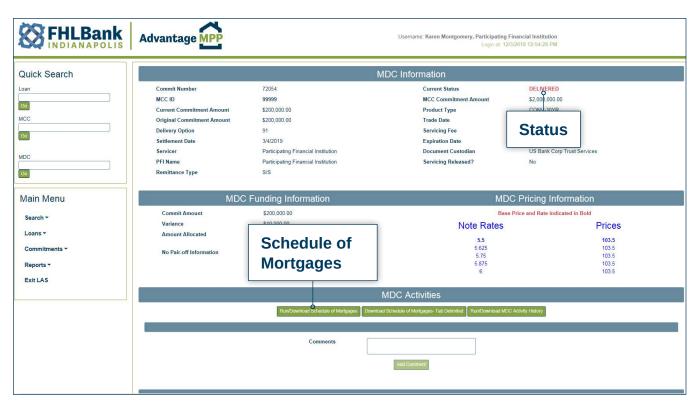
To complete the delivery of the loan, enter a comment and select the "Deliver" button.

The MDC will display showing a status of "Delivered".

The Schedule of Mortgages can be generated by selecting the "Run Download Schedule of Mortgages" button.
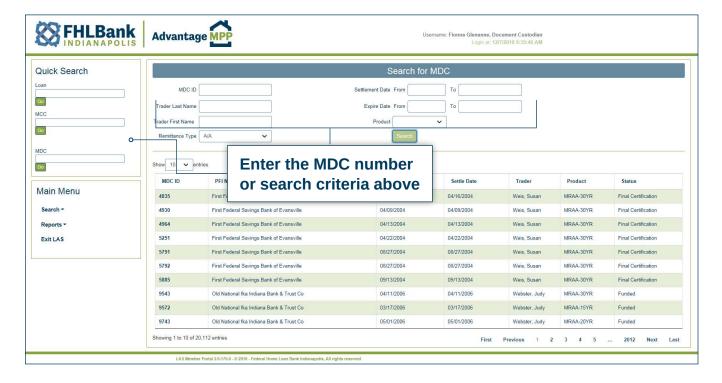
DOCUMENT CERTIFICATION IN LAS

Prior to funding, and after the MDC is delivered (see Section 9), the document custodian must certify that the custodial file has been received, and the mortgage documents are complete and correct. The custodian will have sign-on authority to take care of this specific function.

Please remember that the MDC will not be funded unless it is certified.

SEARCHING FOR AN MDC
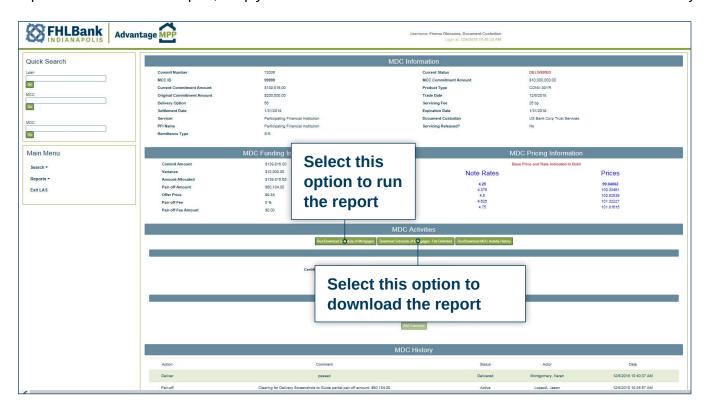
Upon the Document Custodian logging in, the Search for MDC screen is displayed. The MDC number can be entered in the MDC field on the Quick Search section or by entering search criteria to find the needed MDC.

VIEWING THE SCHEDULE OF MORTGAGES

Once you have reached the MDC Information page, the schedule of mortgages should be viewed to verify that the note data is accurate. This can be performed by either running a Schedule of Mortgages Report, or by downloading the data in a text tab delimited format. The following screenshots show how to run the report. To download the report, simply click the download button and save the file to the desired directory.

The Schedule of Mortgages Report will then be generated as shown below.

GRANTING INITIAL CERTIFICATION

After the note data has been verified, and custodial file reviewed, you can grant the initial certification from the MDC Information page by entering a certification comment and clicking on "Grant IC."

The current status of the MDC is shown on the "MDC Information" page.
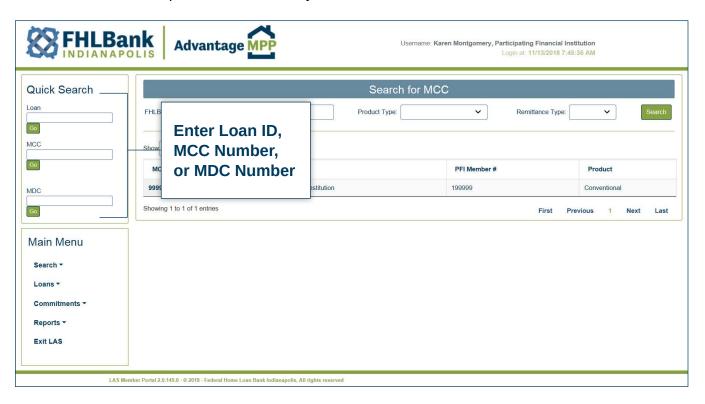
USING THE SEARCH FUNCTION IN LAS

The search function in LAS allows you to quickly pull information from the system. You can search by MCC, MDC, or by loan.

USING THE QUICK SEARCH FEATURE

If you want to search on a specific loan, MCC, or MDC number, the easiest way to access it is by using the Quick Search Feature. Simply enter the PFI Loan ID, MCC Number, or MDC Number that you would like to view and select "Go" to proceed to the detail you need.
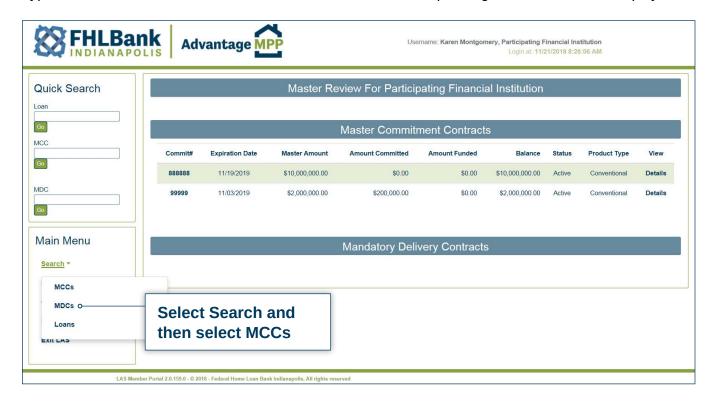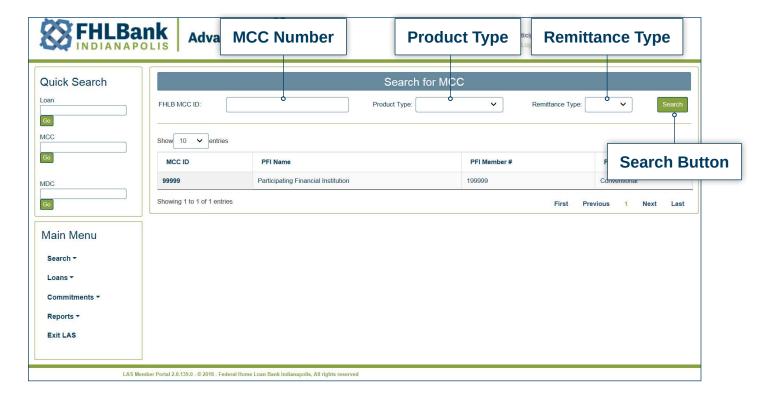
SEARCHING MCCs

The "Search for MCC" page will display, allowing you to search by MCC ID, Product Type, and Remittance Type. Enter the search criteria and click "Search" and the corresponding search results will display.

Select Search and then select MCCs

MCC Number

Product Type

Remittance Type

Search Button

To view MCC detail, click on the MCC number.
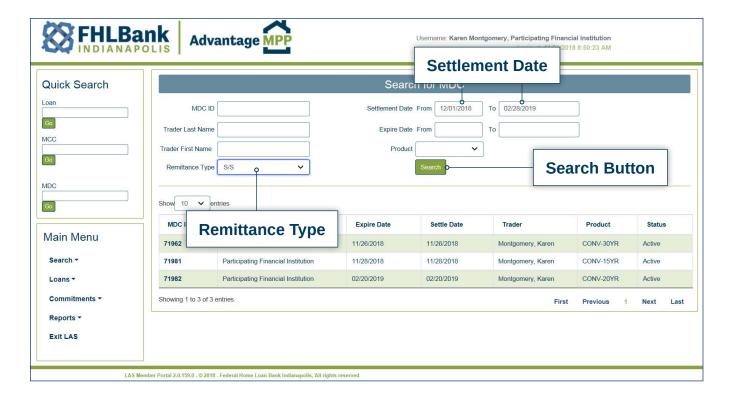
SEARCHING MDCs

The "Search for MDC" page allows you to perform a variety of different searches including searching by MDC ID, Trader Name, Settlement Date, Expiration Date, and Product Type.
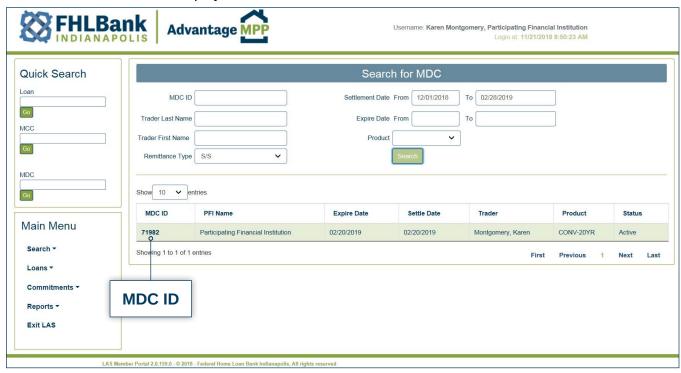
Multiple criteria can be entered allowing your search to be specific.

For example, you can view trades with a Remittance Type of "S/S" and with the Settlement Date between 12/01/2018 and 02/28/2019. Select Search once these options are entered and select Search.

The search results will be displayed below. To view MDC detail, click on the MDC ID.
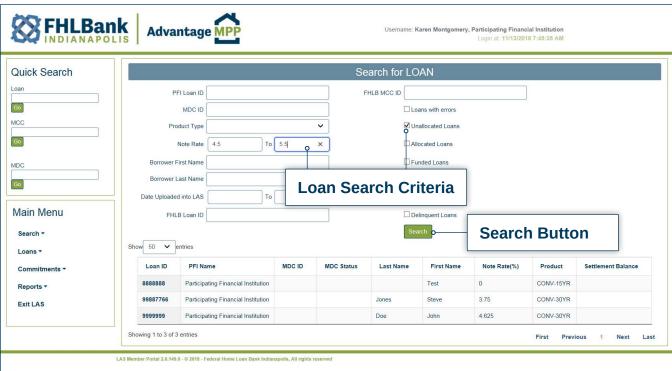
SEARCHING LOANS

The "Search for Loan" page allows you to perform a variety of different searches, which can be as broad or narrow as you choose. You can also use these search items together to fine tune a search.

The results of this search are shown at the bottom of the screen. To view the loan detail, click on the Loan ID.

Loan ID
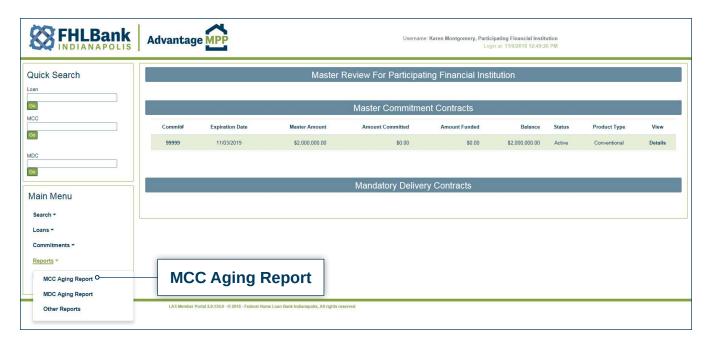
RUNNING REPORTS IN LAS

The reporting function in LAS was designed to provide helpful information in a report format that is easy to print. You will find that much of the information available through the reporting function can also be obtained through various screens in the Master Review; however, the reporting functionality allows for ease of both access and printing.
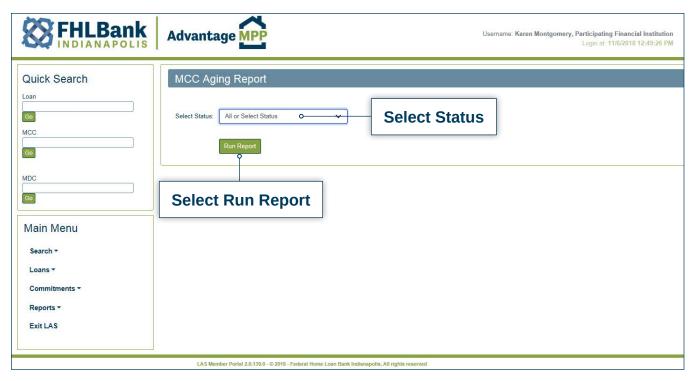
MCC AGING REPORT

To run the MCC aging report, click on Reports and click "MCC Aging Report".

On the "MCC Aging Reports" screen, select whether you'd like to include all, active, inactive, or closed MCCs, and click Run Report.
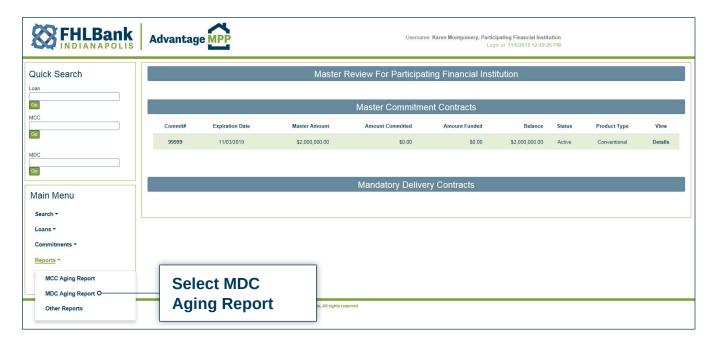
This will display the MCC Aging report that displays information about your total MCCs. See example below.

MCC AGING REPORT

PFI Name	MCC Status	Close Date	Expiration Date	MCC ID	Creation Date	Master Amount	MDCs Funded	Unfunded Amount	Committed Not Funded	Remaining Amount
Participating Financial Institution	Active	11/3/2019	11/3/2019	99999	11/3/2018	$2,000,000.00	$0.00	$2,000,000.00	$200,000.00	$1,800,000.00
	Active	11/19/2019	11/19/2019	888888	11/19/2018	$10,000,000.00	$0.00	$10,000,000.00	$2,000,000.00	$8,000,000.00
						$12,000,000.00	$0.00	$12,000,000.00	$2,200,000.00	$9,800,000.00
Total						$12,000,000	$0	$12,000,000	$2,200,000	$9,800,000

11/21/2018 12:52:26 PM

MDC AGING REPORT

The MDC aging report summarizes the current status, expiration information, and remaining balances of all active MDCs on a particular business date. To run the MDC Aging Report, select "Reports" and "MDC Aging Report" from the main navigation bar.

Select 'Run Report' to display the MDC Aging Report.

See example of an MDC aging report below.

OTHER REPORTS

Various other reports can be displayed by selecting the "Other Reports" category listed under "Reports". These reports include the Loan Upload Summary Reports, the PFI Daily Activity Report, and the Historical Pricing report. To run these reports begin by selecting "Reports" then select "Other Reports".
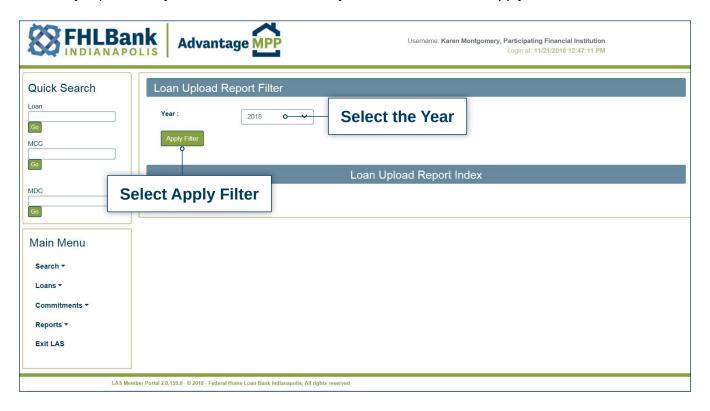
LOAN UPLOAD SUMMARY REPORTS
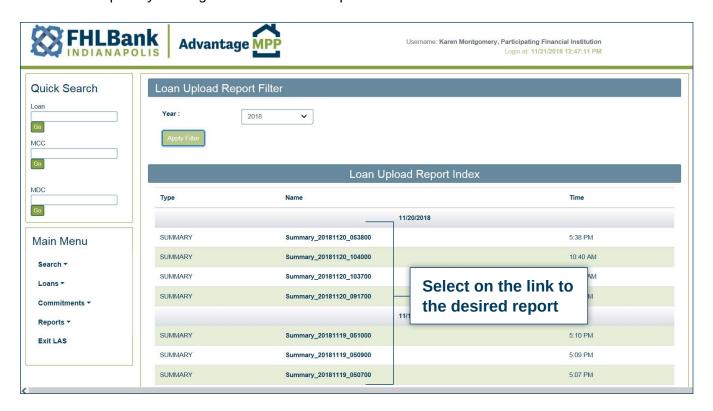
Begin by selecting "Reports" then select "Other Reports". Select the "Loan Upload Summary Reports".

This will bring up the "Loan Upload Report Filter" screen. You can select the year associated with the Upload Summary reports that you want to see. Once the year is chosen, select "Apply Filter".

The following screen will display which provides the summary reports created for the year selected. Display the desired report by clicking on the link to that report under the 'Name' column.
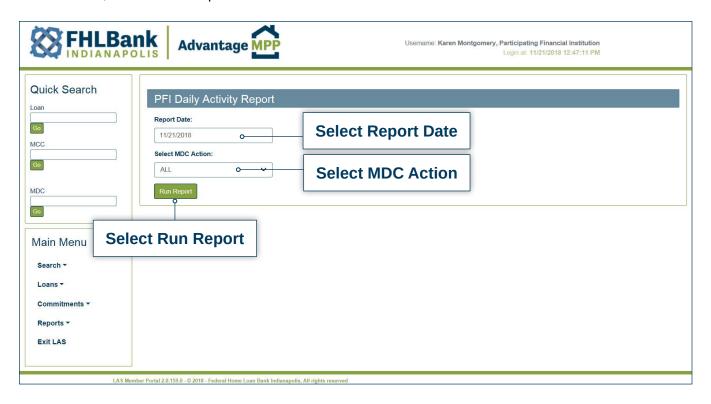
PFI DAILY ACTIVITY REPORT

Begin by selecting "Reports" then select "Other Reports". Select the "PFI Daily Activity Report."
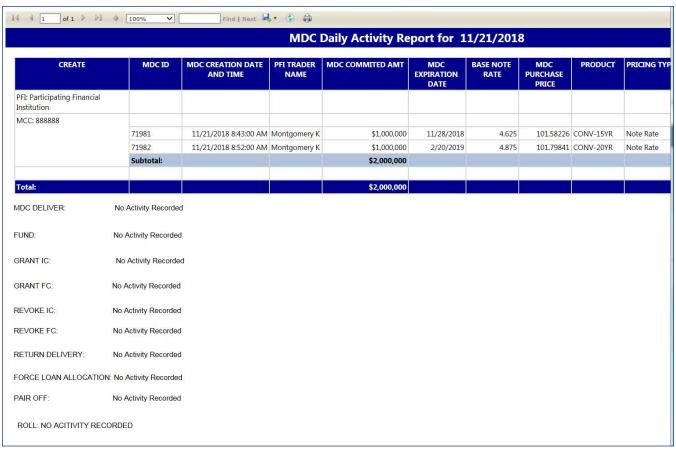
This will bring up the "PFI Daily Activity Report" screen. You can select the Report Date for which you want to see the PFI Activity. Then select the MDC Action of All, Create, Deliver, Fund, Grant IC, Grant FC, Revoke IC, Revoke FC, Return Deliver, Forced Loan Allocation, Pair Off, Roll, or Confirm Receipt. Once the options have been chosen, select "Run Report".

The following Daily PFI Activity Report will display.

CREATE	MDC ID	MDC CREATION DATE AND TIME	PFI TRADER NAME	MDC COMMITED AMT	MDC EXPIRATION DATE	BASE NOTE RATE	MDC PURCHASE PRICE	PRODUCT	PRICING TYP
PFI: Participating Financial Institution									
MCC: 888888									
	71981	11/21/2018 8:43:00 AM	Montgomery K	$1,000,000	11/28/2018	4.625	101.58226	CONV-15YR	Note Rate
	71982	11/21/2018 8:52:00 AM	Montgomery K	$1,000,000	2/20/2019	4.875	101.79841	CONV-20YR	Note Rate
	Subtotal:			$2,000,000					
Total:				$2,000,000					

MDC DELIVER: No Activity Recorded

FUND: No Activity Recorded

GRANT IC: No Activity Recorded

GRANT FC: No Activity Recorded

REVOKE IC: No Activity Recorded

REVOKE FC: No Activity Recorded

RETURN DELIVERY: No Activity Recorded

FORCE LOAN ALLOCATION: No Activity Recorded

PAIR OFF: No Activity Recorded

ROLL: NO ACITIVITY RECORDED

HISTORICAL PRICING

Begin by selecting "Reports" then select "Other Reports". Select the "Historical Pricing" report. You can also display this report by going to "Commitments" on the left-hand side of the screen and selecting "Historical Pricing".
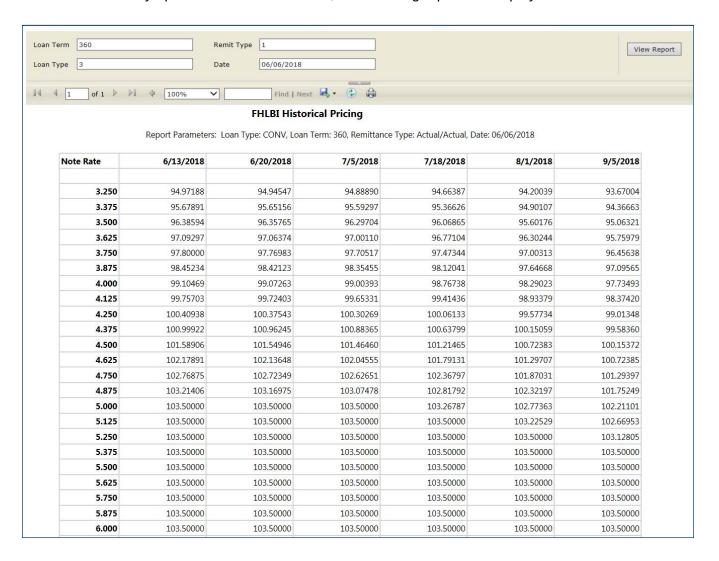
This will bring up the "Historical Pricing report" screen. You can select the various options shown below in order to display the prices for a particular day.

Once the necessary options have been entered, the following report will display.

| Loan Term | 360 | Remit Type | 1 | | View Report |
| Loan Type | 3 | Date | 06/06/2018 | | |

| ◁ ◀ 1 of 1 ▶ ▷ ⊕ 100% ⌄ | Find | Next 🖫 ▾ ⊕ 🖨 |

FHLBI Historical Pricing

Report Parameters: Loan Type: CONV, Loan Term: 360, Remittance Type: Actual/Actual, Date: 06/06/2018

Note Rate	6/13/2018	6/20/2018	7/5/2018	7/18/2018	8/1/2018	9/5/2018
3.250	94.97188	94.94547	94.88890	94.66387	94.20039	93.67004
3.375	95.67891	95.65156	95.59297	95.36626	94.90107	94.36663
3.500	96.38594	96.35765	96.29704	96.06865	95.60176	95.06321
3.625	97.09297	97.06374	97.00110	96.77104	96.30244	95.75979
3.750	97.80000	97.76983	97.70517	97.47344	97.00313	96.45638
3.875	98.45234	98.42123	98.35455	98.12041	97.64668	97.09565
4.000	99.10469	99.07263	99.00393	98.76738	98.29023	97.73493
4.125	99.75703	99.72403	99.65331	99.41436	98.93379	98.37420
4.250	100.40938	100.37543	100.30269	100.06133	99.57734	99.01348
4.375	100.99922	100.96245	100.88365	100.63799	100.15059	99.58360
4.500	101.58906	101.54946	101.46460	101.21465	100.72383	100.15372
4.625	102.17891	102.13648	102.04555	101.79131	101.29707	100.72385
4.750	102.76875	102.72349	102.62651	102.36797	101.87031	101.29397
4.875	103.21406	103.16975	103.07478	102.81792	102.32197	101.75249
5.000	103.50000	103.50000	103.50000	103.26787	102.77363	102.21101
5.125	103.50000	103.50000	103.50000	103.50000	103.22529	102.66953
5.250	103.50000	103.50000	103.50000	103.50000	103.50000	103.12805
5.375	103.50000	103.50000	103.50000	103.50000	103.50000	103.50000
5.500	103.50000	103.50000	103.50000	103.50000	103.50000	103.50000
5.625	103.50000	103.50000	103.50000	103.50000	103.50000	103.50000
5.750	103.50000	103.50000	103.50000	103.50000	103.50000	103.50000
5.875	103.50000	103.50000	103.50000	103.50000	103.50000	103.50000
6.000	103.50000	103.50000	103.50000	103.50000	103.50000	103.50000

APPENDIX A − LAS/ULDD INFORMATION

Field Name	ULDD Field Name	ULDD Acceptable Types	Other Considerations
Actual Paid To Date	LastPaidInstallmentDueDate	N/A	The Actual Paid to Date must be only 1 month before MDC settlement date or any time after MDC settlement date.
Age - Borrower	• BorrowerAgeAtApplicationYearsCount • BorrowerClassificationType equals "Primary"	N/A	The age of the Borrower cannot be less than 18 and no more than 110 years of age.
Age - Co-Borrower	• BorrowerAgeAtApplicationYearsCount • BorrowerClassificationType equals "Secondary"	N/A	
Amortization Terms	LoanAmortizationPeriodCount	N/A	The Amortization Terms must be within the product guidelines.
Amortization Type	LoanAmortizationType	• AdjustableRate • Fixed	Be aware that FHLB Indianapolis only purchases loans designated as Fixed.
Appraisal Type	• PropertyValuationMethodType • PropertyValuationMethodTypeOther	• AutomatedValuationModel • DesktopAppraisal • DriveBy • FullAppraisal • None • Other • PriorAppraisalUsed • DeskReview • FieldReview	Note: Be aware that FHLB Indianapolis only purchases loans designated as Full Appraisal.
Appraiser ID	AppraiserLicenseIdentifier	N/A	
Attachment Type	AttachmentType	• Attached • Detached • SemiDetached	
AUS Underwriting System Type	• AutomatedUnderwritingSystemType • AutomatedUnderwritingSystemTypeOther	• DesktopUnderwriter • LoanProspector • LoanProductAdvisor	
Automated Underwriting Recommendation Code	AutomatedUnderwritingRecommendationDescription	See list of Acceptable Types below.	
Automation Valuation Model Type	• AVMModelNameType • AVMModelNameTypeOtherDescription	N/A	
Balloon	BalloonIndicator	• True • False	
Combined Loan to Value	CombinedLTVRatioPercent	N/A	
Construction Method Type	ConstructionMethodType	• Manufactured • SiteBuilt • Modular	
Current Monthly Income	TotalMonthlyIncomeAmount	N/A	
Current Note Rate	NoteRatePercent	N/A	The Note Rate must be in the Pricing Spread.
Current Principal Balance	UPBAmount	N/A	To allocate the loan to a specific MDC, the amount cannot exceed the MDC amount.
Date of Birth - Borrower	• BorrowerBirthDate • BorrowerClassificationType equals "Primary"	N/A	
Date of Birth - Co-Borrower	• BorrowerBirthDate • BorrowerClassificationType equals "Secondary"	N/A	
Date of Credit Score		N/A	Not Required, please provide if available.

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Field Name	ULDD Field Name	ULDD Acceptable Types	Other Considerations
DU Case Number	AutomatedUnderwritingCaseIdentifier	N/A	
Escrow Indicator	EscrowIndicator	• True • False	
Ethnicity - Borrower	• HMDAEthnicityType • BorrowerClassificationType equals "Primary"	• HispanicOrLatino •InformationNotProvidedByApplicantInMailInternetOrTelephoneApplication • NotApplicable • NotHispanicOrLatino	
Ethnicity - Co-Borrower	• HMDAEthnicityType • BorrowerClassificationType equals "Secondary"	• HispanicOrLatino •InformationNotProvidedByApplicantInMailInternetOrTelephoneApplication • NotApplicable • NotHispanicOrLatino	
FHA Section of Act	SectionOfActType	See list of Acceptable Types below.	
FICO Score - Borrower	• CreditScoreValue • BorrowerClassificationType equals "Primary"	N/A	
FICO Score - Co-Borrower	• CreditScoreValue • BorrowerClassificationType equals "Secondary"	N/A	
FICO Source - Borrower	• CreditRepositorySourceType • BorrowerClassificationType equals "Primary"	• Equifax • Experian • TransUnion • MergedData	
FICO Source - Co-Borrower	• CreditRepositorySourceType • BorrowerClassificationType equals "Secondary"	• Equifax • Experian • TransUnion • MergedData	
First Name - Borrower	• FirstName • BorrowerClassificationType equals "Primary"	N/A	
First Name - Co-Borrower	• FirstName • BorrowerClassificationType equals "Secondary"	N/A	
First Payment Date	ScheduledFirstPaymentDate	N/A	The First Payment Date cannot be after the Settlement Date by more than 2 months.
First Time Home Buyer - Borrower	• BorrowerFirstTimeHomebuyerIndicator • BorrowerClassificationType equals "Primary"	• True • False	
First Time Home Buyer - Co-Borrower	• BorrowerFirstTimeHomebuyerIndicator • BorrowerClassificationType equals "Secondary"	• True • False	
Gender - Borrower	• HMDAGenderType • BorrowerClassificationType equals "Primary"	• ApplicantSelectedBothMaleandFemale • Female • InformationNotProvidedUnknown • Male • NotApplicable	
Gender - Co-Borrower	• HMDAGenderType • BorrowerClassificationType equals "Secondary"	• ApplicantSelectedBothMaleandFemale • Female • InformationNotProvidedUnknown • Male • NotApplicable	
HOEPA Loan Status Type	HMDA_HOEPALoanStatusIndicator	• True • False	
Housing Ratio	• TotalMonthlyProposedHousingExpenseAmount • TotalMonthlyIncomeAmount	N/A	
Interest Only Indicator	InterestOnlyIndicator	• True • False	
Last Name - Borrower	• LastName • BorrowerClassificationType equals "Primary"	N/A	
Last Name - Co-Borrower	• LastName • BorrowerClassificationType equals "Secondary"	N/A	
Lien Type	LienPriorityType	• FirstLien • SecondLien	
Loan Origination Date	NoteDate	N/A	

Field Name	ULDD Field Name	ULDD Acceptable Types	Other Considerations
Loan Purpose	• LoanPurposeType • RefinanceCashoutDeterminationType	• Purchase • Refinance • CashOut • LimitedCashOut • NotCashOut	
Loan To Value	LTVRatioPercent	N/A	
Loan Type	MortgageType	• Conventional • FHA • USDARuralHousing • VA • Other	In order to allocate the loan, the Loan Type must match the product assigned to the MDC and the MCC.
Maturity Date	LoanMaturityDate	N/A	
MDC ID	InvestorCommitmentIdentifier	N/A	
MERS Number	MERS_MINIdentifier	N/A	The MERS ID must exist if it is required by the Servicer.
MI Company Code	MICompanyNameType	See list of Acceptable Types below.	The MI companies listed in the MPP Guide take precedence over this list.
Middle Name - Borrower	• MiddleName • BorrowerClassificationType equals "Primary"	N/A	
Middle Name - Co-Borrower	• MiddleName • BorrowerClassificationType equals "Secondary"	N/A	
Monthly Income - Borrower	• BorrowerQualifyingIncomeAmount • BorrowerClassificationType equals "Primary"	N/A	
Monthly Income - Co-Borrower	• BorrowerQualifyingIncomeAmount • BorrowerClassificationType equals "Secondary"	N/A	
Mortgage Insurance Certificate Number	MICertificateIdentifier	N/A	
Mortgage Insurance Coverage Percent	MICoveragePercent	N/A	
Mortgage Insurance Type	MIPremiumSourceType	• Lender • Borrower	
NMLS ID	• PartyRoleType = "Originator" • PartyRoleIdentifier	N/A	
Number of Borrowers	BorrowerCount	N/A	
Number of Months Reserved at Closing	BorrowerReservesMonthlyPaymentCount	N/A	
Number of Units	FinancedUnitCount	• 1 • 2 • 3 • 4	
Occupancy Type	PropertyUsageType	• Investment • PrimaryResidence • SecondHome	
Original Principal Balance	NoteAmount	N/A	
PFI Loan ID	SellerLoanIdentifier	N/A	
Prepayment Indicator	PrepaymentPenaltyIndicator	• True • False	
Principal and Interest Payment	InitialPrincipalAndInterestPaymentAmount	N/A	
Project Design Type	ProjectDesignType	• GardenProject • HighriseProject • MidriseProject • Other • TownhouseRowhouse • OtherSelectedOnValuationDocumentation	

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Field Name	ULDD Field Name	ULDD Acceptable Types	Other Considerations
Project Legal Structure	ProjectLegalStructureType	• Condominium • Cooperative	
Project Type	ProjectClassificationIdentifier	See list of Acceptable Types below.	
Property Address	AddressLineText	N/A	
Property Appraisal Amount	PropertyValuationAmount	N/A	
Property City	CityName	N/A	
Property Sales Price	PurchasePriceAmount	N/A	
Property State	StateCode	N/A	
Property Valuation Date	PropertyValuationEffectiveDate	N/A	Not Required, please provide if available.
Property Zip Code	PostalCode	N/A	
PUD Indicator	PUDIndicator	• True • False	
Race Codes - Borrower	• HMDARaceType • BorrowerClassificationType equals "Primary"	• AmericanIndianOrAlaskaNative • Asian • BlackOrAfricanAmerican •InformationNotProvidedByApplicantInMailInternetOrTelephoneApplication •NativeHawaiianOrOtherPacificIslander • NotApplicable • White	
Race Codes - Co-Borrower	• HMDARaceType • BorrowerClassificationType equals "Secondary"	• AmericanIndianOrAlaskaNative • Asian • BlackOrAfricanAmerican •InformationNotProvidedByApplicantInMailInternetOrTelephoneApplication •NativeHawaiianOrOtherPacificIslander • NotApplicable • White	
Residency Status - Borrower	• CitizenshipResidencyType • BorrowerClassificationType equals "Primary"	• NonPermanentResidentAlien • NonResidentAlien • PermanentResidentAlien • Unknown • USCitizen	
Residency Status - Co-Borrower	• CitizenshipResidencyType • BorrowerClassificationType equals "Secondary"	• NonPermanentResidentAlien • NonResidentAlien • PermanentResidentAlien • Unknown • USCitizen	
Schedule Paid To Date	LastPaidInstallmentDueDate	N/A	Delete this entire row.
Secondary Lien Amount	HELOCBalanceAmount	N/A	
Self Employed - Borrower	• EmploymentBorrowerSelfEmployedIndicator • BorrowerClassificationType equals "Primary"	• True • False	
Self Employed - Co-Borrower	• EmploymentBorrowerSelfEmployedIndicator • BorrowerClassificationType equals "Secondary"	• True • False	
Servicer ID	PartyRoleType = "Servicer" • PartyRoleIdentifier	N/A	Not required. LAS will denote the loan's servicer when allocated to a MDC.
Social Security Number - Borrower	• TaxpayerIdentifierValue • BorrowerClassificationType equals "Primary"	N/A	
Social Security Number - Co-Borrower	• TaxpayerIdentifierValue • BorrowerClassificationType equals "Secondary"	N/A	
Suffix - Borrower	• SuffixName • BorrowerClassificationType equals "Primary"	N/A	
Suffix - Co-Borrower	• SuffixName • BorrowerClassificationType equals "Secondary"	N/A	
Temporary Buydown	LoanAmortizationType	• True • False	

Field Name	ULDD Field Name	ULDD Acceptable Types	Other Considerations
Third Party	LoanOriginatorType	• Lender • Correspondent • Broker	
Total Debt Ratio	• TotalLiabilitiesMonthlyPaymentAmount • TotalMonthlyProposedHousingExpenseAmount • TotalMonthlyIncomeAmount	N/A	
Total Monthly Debt	• TotalLiabilitiesMonthlyPaymentAmount • TotalMonthlyProposedHousingExpenseAmount	N/A	
Total Monthly Proposed Housing Expense Amount	TotalMonthlyProposedHousingExpenseAmount	N/A	
Universal Loan ID	LoanIdentifier	N/A	Only required if Seller is a HMDA reporter.

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Automated Underwriting Recommendation Code
ApproveEligible
ApproveIneligible
EAIEligible
EAIIneligible
EAIIEligible
EAIIIneligible
EAIIIEligible
EAIIIIneligible
Error
OutofScope
ReferEligible
ReferIneligible
ReferWithCaution
ReferWithCautionIV
Unknown
A1Accept
A2Accept
Accept
Approve
ApproveEligible
C1Caution
C2Caution
Caution
CautionEligibleForAMinus

MI Company Code
Essent
Genworth
MGIC
Other
PMI
Radian
RMIC
Triad
UGI
CMG
Arch
Amerin
ArchMI
CAHLIF
CMGPreSep94
Commonwealth
MIF
NMI
RMIC-NC
Verex
WiscMtgAssr

Project Type

Fannie Mae:

E = Established PUD Project
F = New PUD Project
G = Not in PUD, condo, co-op project
P = Limited Review—New condo project
Q = Limited Review—Established condo project
R = Full Review (with or without CPM)—New condo project
S = Full Review (with or without CPM)—Established condo project
T = Fannie Mae Review—Condo project that received a Final Project Approval through PERS using the standard or streamlined process (including projects consisting of manufactured housing submitted under the standard process)
U = FHA-approved condo project (applicable to FHA loans only)
V =
- DU Refi Plus and Refi Plus loans secured by a property in a condo project
- Site condo loans delivered without a condo project review
- Fannie Mae to Fannie Mae limited cash-out refinances without a condo project review
1 = Full Review—Co-op project
2 = Fannie Mae Review through PERS—Co-op project

Freddie Mac:

CondominiumProjectManagerReview
ExemptFromReview
FHA_Approved
FullReview
ProjectEligibilityReviewService
StreamlinedReview

FHA Section of Act
8
184
2015
201SD
201U
201UD
203B
203B2
203B241
203B251
203H
203I
203K
203K241
203K251
213
220
221
221D2
221D2251
222
223E
233
234C
234C251
235
237
240
245
247
248
251
255
256
257
3703
3703D
3703D2
3710
3711
502