



Federal Deposit Insurance Corporation
550 17th Street NW, Washington, D.C. 20429-9990

Financial Institution Letter
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FDIC ANNOUNCES A NEW RESOURCE FOR COMMUNITY BANKS: *AFFORDABLE MORTGAGE LENDING GUIDE, PART III: FEDERAL HOME LOAN BANKS*

Summary: The *Affordable Mortgage Lending Guide, Part III: Federal Home Loan Banks* describes the programs and products offered by Federal Home Loan Banks (FHLBs) to facilitate mortgage lending. The guide provides general information about the Affordable Housing Program and the Community Investment Program, advances, the Mortgage Purchase Program, and the Mortgage Partnership Finance® Program. Many of these programs and products can be used in conjunction with programs offered by other federal and state housing finance agencies and government-sponsored enterprises.

Parts I, II, and III of the guide can be downloaded from the [Affordable Mortgage Lending Center](#).

Statement of Applicability to Institutions with Less Than \$1 Billion in Assets: This Financial Institution Letter applies to all FDIC-insured institutions.

Distribution:

FDIC-Insured Institutions

Suggested Routing:

Chief Executive Officer
Chief CRA Officer
Chief Lending Officer

Contact:

Sandra Kerr, Senior Community Affairs Specialist,
Division of Depositor and Consumer Protection, at
skerr@FDIC.gov or (202) 898-7183

Lessie Evans, Chief, Community Affairs, Division of
Depositor and Consumer Protection, at
LesEvans@FDIC.gov or (202) 898-6997

Email:

mortgagelending@fdic.gov

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Public Information Center, 3501 Fairfax Drive,
E-1002, Arlington, VA 22226 (877-275-3342 or
703-562-2200).

Highlights:

- The *Affordable Mortgage Lending Guide, Part III: Federal Home Loan Banks* is designed as a resource for community banks to gain an overview of a variety of products, compare different products, understand Community Reinvestment Act implications, and identify the next steps to initiate or expand mortgage lending.
- Part III of the guide can be downloaded at the Affordable Mortgage Lending Center (<https://www.fdic.gov/mortgagelending>), which provides easy access to the product information found in the guide. Order printed copies of the guide at <https://catalog.fdic.gov>.
- The publication describes Federal Home Loan Bank products that support single-family home purchases, such as down payment and closing cost assistance, as well as alternatives for selling mortgages on the secondary market.
- Part III of the guide provides an individual summary of each Federal Home Loan Bank, listing the programs and products offered by each and providing web addresses for easy reference by bankers doing business in an FHLB region.
- The three-part *Affordable Mortgage Lending Guide* also includes Part I: Federal Agencies and Government Sponsored Enterprises and Part II: State Housing Finance Agencies.
- To be notified about updates to the Affordable Mortgage Lending Center, sign up at <https://service.govdelivery.com/accounts/USFDIC/subscribe/new>.

