

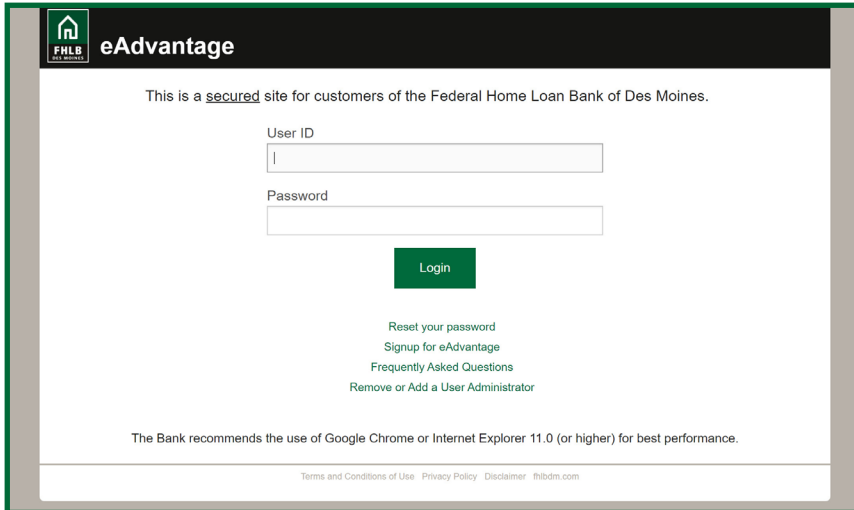
# Getting Started - Borrowing Base Certificates (BBCs)

FEDERAL HOME LOAN BANK OF DES MOINES

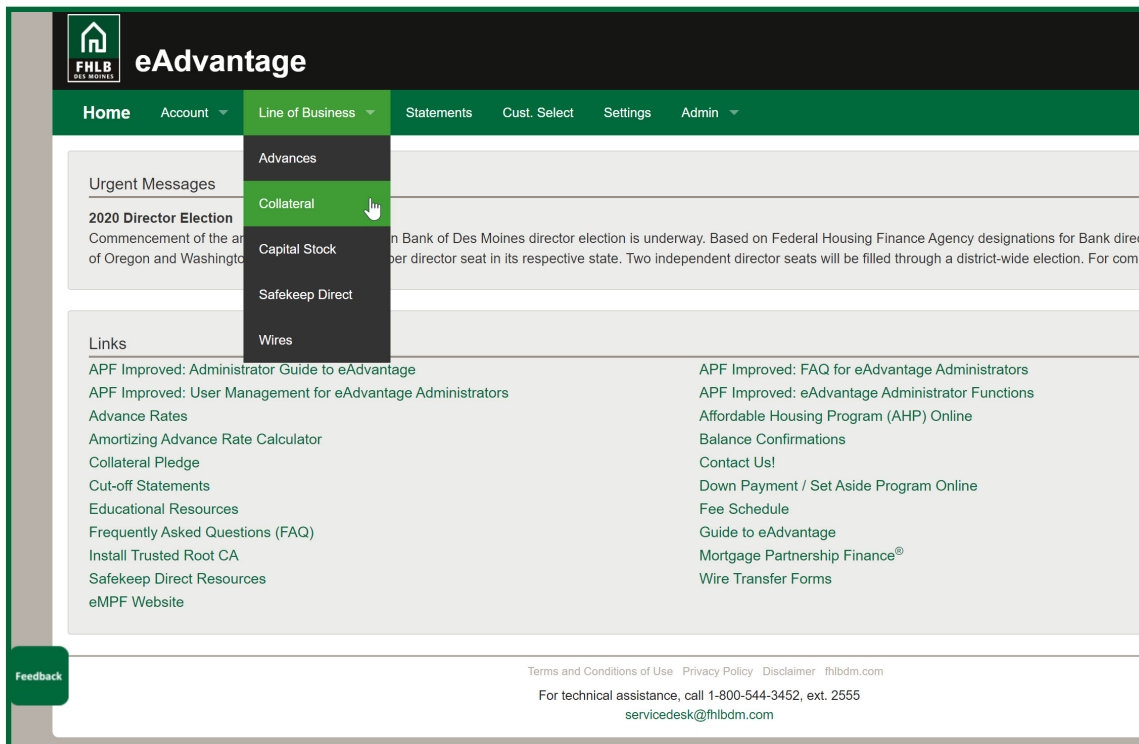


## Steps to Process Borrowing Base Certificate (BBC) Forms

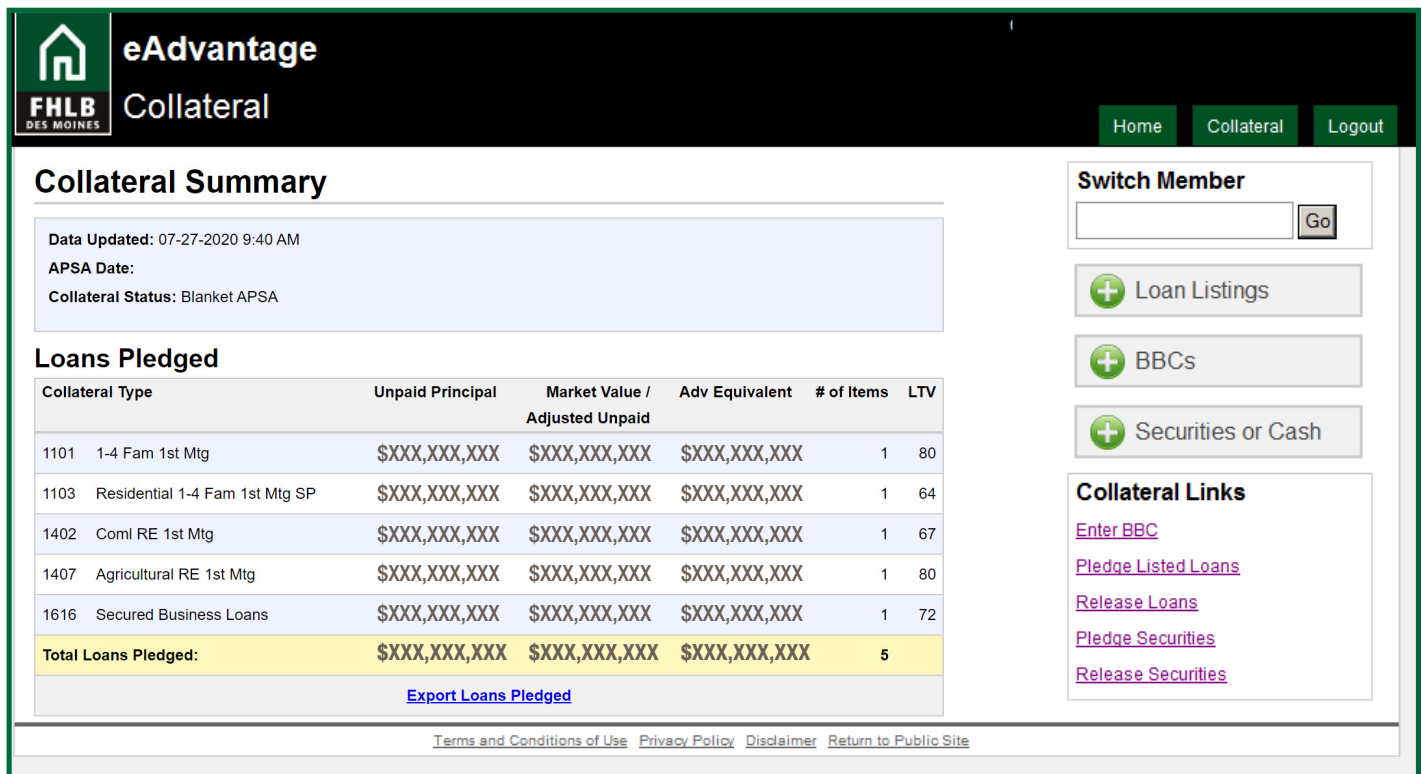
1. Log in to eAdvantage at <https://ebus.fhlbdm.com/>



2. Hover over “Line of Business,” then choose “Collateral” when the dropdown menu appears.



3. Collateral Summary screen will show what is being pledged.  
Click on either the + **BBC** or **Enter BBC** links to get to the BBC forms.



**eAdvantage Collateral**

Home Collateral Logout

### Collateral Summary

Data Updated: 07-27-2020 9:40 AM  
 APSA Date:  
 Collateral Status: Blanket APSA

#### Loans Pledged

Collateral Type	Unpaid Principal	Market Value / Adjusted Unpaid	Adv Equivalent	# of Items	LTV
1101 1-4 Fam 1st Mtg	\$XXX,XXX,XXX	\$XXX,XXX,XXX	\$XXX,XXX,XXX	1	80
1103 Residential 1-4 Fam 1st Mtg SP	\$XXX,XXX,XXX	\$XXX,XXX,XXX	\$XXX,XXX,XXX	1	64
1402 Coml RE 1st Mtg	\$XXX,XXX,XXX	\$XXX,XXX,XXX	\$XXX,XXX,XXX	1	67
1407 Agricultural RE 1st Mtg	\$XXX,XXX,XXX	\$XXX,XXX,XXX	\$XXX,XXX,XXX	1	80
1616 Secured Business Loans	\$XXX,XXX,XXX	\$XXX,XXX,XXX	\$XXX,XXX,XXX	1	72
<b>Total Loans Pledged:</b>	<b>\$XXX,XXX,XXX</b>	<b>\$XXX,XXX,XXX</b>	<b>\$XXX,XXX,XXX</b>	<b>5</b>	

[Export Loans Pledged](#)

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**Switch Member**

**Collateral Links**

[Enter BBC](#)

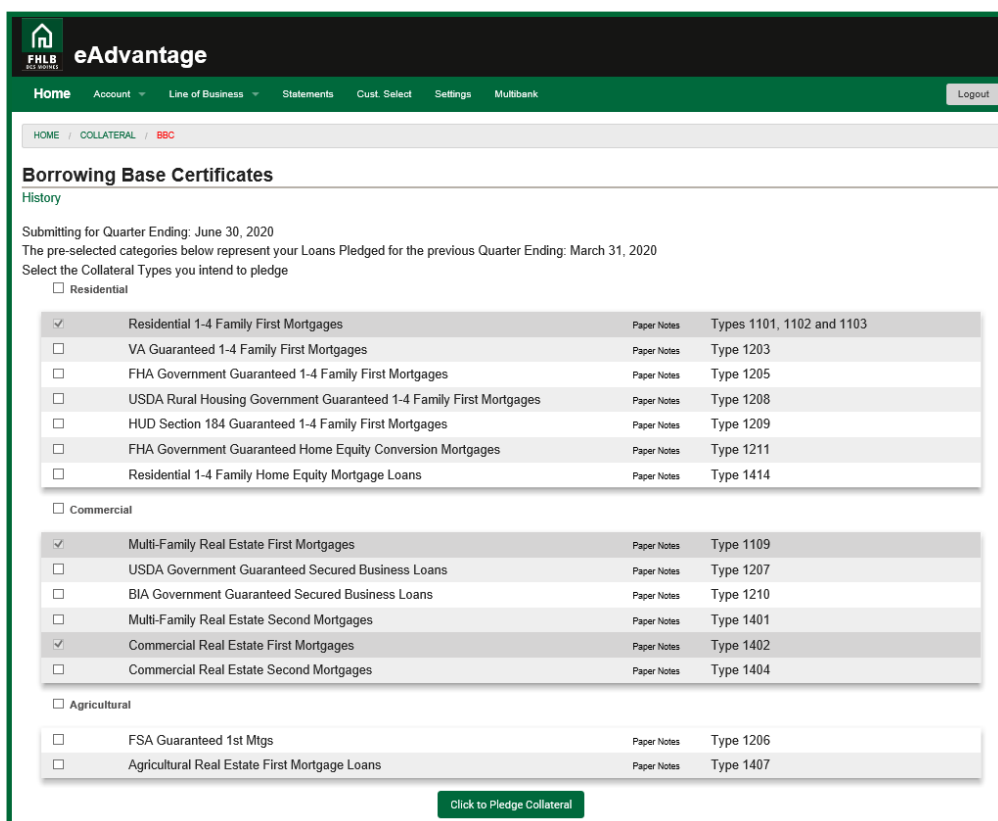
[Pledge Listed Loans](#)

[Release Loans](#)

[Pledge Securities](#)

[Release Securities](#)

4. The BBC table of contents is displayed. Collateral types submitted in the prior quarter are automatically pre-selected for your convenience. You may choose to select additional collateral types on this screen to pledge. Once you have a check mark next to each BBC you wish to submit, click “**Click to Pledge Collateral**” at the bottom of the screen.



**eAdvantage**

Home Account Line of Business Statements Cust. Select Settings Multibank Logout

HOME / COLLATERAL / BBC

### Borrowing Base Certificates

History

Submitting for Quarter Ending: June 30, 2020  
 The pre-selected categories below represent your Loans Pledged for the previous Quarter Ending: March 31, 2020  
 Select the Collateral Types you intend to pledge

Residential

<input checked="" type="checkbox"/>	Residential 1-4 Family First Mortgages	Paper Notes	Types 1101, 1102 and 1103
<input type="checkbox"/>	VA Guaranteed 1-4 Family First Mortgages	Paper Notes	Type 1203
<input type="checkbox"/>	FHA Government Guaranteed 1-4 Family First Mortgages	Paper Notes	Type 1205
<input type="checkbox"/>	USDA Rural Housing Government Guaranteed 1-4 Family First Mortgages	Paper Notes	Type 1208
<input type="checkbox"/>	HUD Section 184 Guaranteed 1-4 Family First Mortgages	Paper Notes	Type 1209
<input type="checkbox"/>	FHA Government Guaranteed Home Equity Conversion Mortgages	Paper Notes	Type 1211
<input type="checkbox"/>	Residential 1-4 Family Home Equity Mortgage Loans	Paper Notes	Type 1414

Commercial

<input checked="" type="checkbox"/>	Multi-Family Real Estate First Mortgages	Paper Notes	Type 1109
<input type="checkbox"/>	USDA Government Guaranteed Secured Business Loans	Paper Notes	Type 1207
<input type="checkbox"/>	BIA Government Guaranteed Secured Business Loans	Paper Notes	Type 1210
<input type="checkbox"/>	Multi-Family Real Estate Second Mortgages	Paper Notes	Type 1401
<input checked="" type="checkbox"/>	Commercial Real Estate First Mortgages	Paper Notes	Type 1402
<input type="checkbox"/>	Commercial Real Estate Second Mortgages	Paper Notes	Type 1404

Agricultural

<input type="checkbox"/>	FSA Guaranteed 1st Mtgs	Paper Notes	Type 1206
<input type="checkbox"/>	Agricultural Real Estate First Mortgage Loans	Paper Notes	Type 1407

5. After clicking, you'll be presented with a pop-up box to determine if your institution is pledging adjustable-rate loans indexed to LIBOR and/or loans currently in forbearance. Select "Yes" or "No," as appropriate in order to continue.

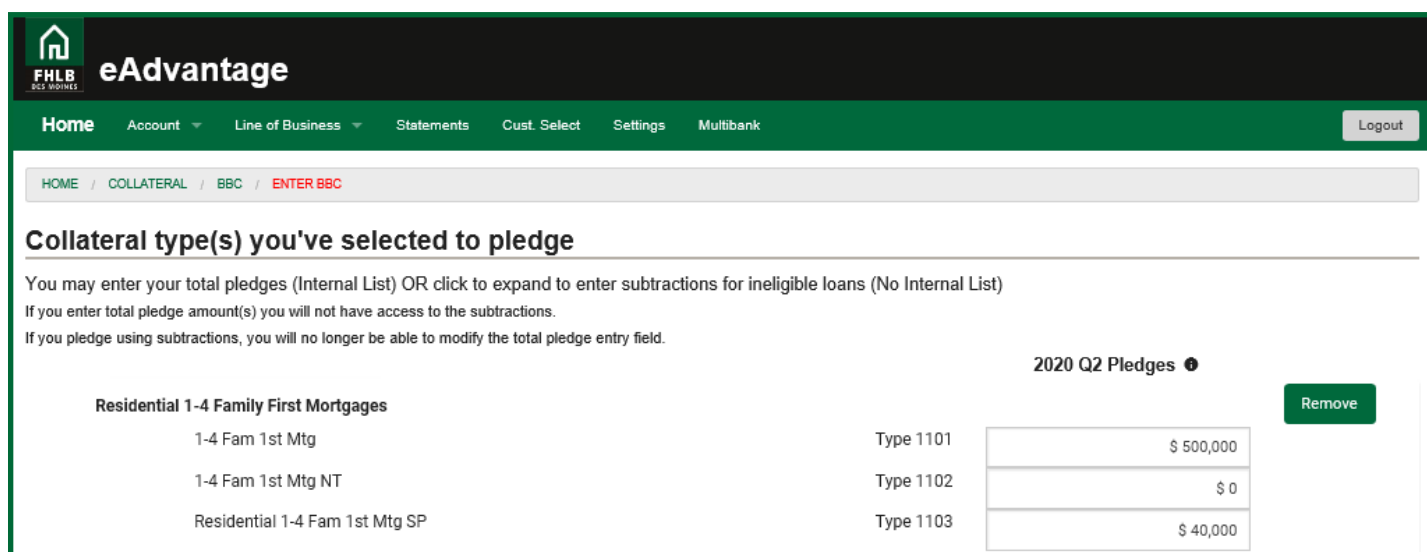
Does your institution pledge loans tied to the LIBOR Index? Yes No

Does your institution pledge loans currently in forbearance? Yes No

*Note - If you answer ""Yes" for either question, you will be asked for the dollar amount on the BBC form of your LIBOR-indexed loan collateral and/or the dollar amount of you pledged loans in forbearance.*

6. You have two options when submitting your totals via BBC:

- The first option, formerly known as "Internal List," only requires you to enter a final dollar figure for the net eligible pledge amount. You can enter this amount, and then move down through each BBC to enter your totals.



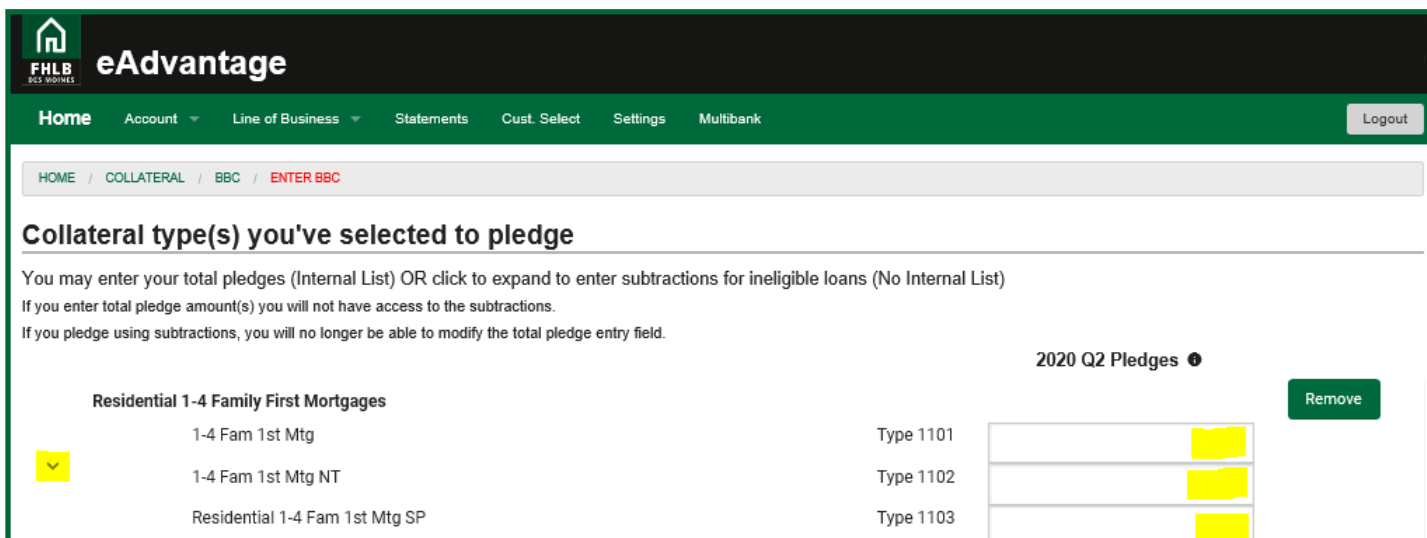
**Collateral type(s) you've selected to pledge**

You may enter your total pledges (Internal List) OR click to expand to enter subtractions for ineligible loans (No Internal List)  
 If you enter total pledge amount(s) you will not have access to the subtractions.  
 If you pledge using subtractions, you will no longer be able to modify the total pledge entry field.

**2020 Q2 Pledges**

<b>Residential 1-4 Family First Mortgages</b>			<input type="button" value="Remove"/>
1-4 Fam 1st Mtg	Type 1101	\$ 500,000	
1-4 Fam 1st Mtg NT	Type 1102	\$ 0	
Residential 1-4 Fam 1st Mtg SP	Type 1103	\$ 40,000	

- The second option, formerly known as "No Internal List," allows you to begin with your call report totals, and utilize our Subtractions functionality to remove loans deemed ineligible for pledging. Before entering any values in the fields provided, select the dropdown carat to view the subtraction fields. The carat will disappear and you will not be able to see it if you have values in the pledge amount fields. You should clear the pledge amount fields so they are empty, and the carat will again appear for you as shown below:



**Collateral type(s) you've selected to pledge**

You may enter your total pledges (Internal List) OR click to expand to enter subtractions for ineligible loans (No Internal List)  
 If you enter total pledge amount(s) you will not have access to the subtractions.  
 If you pledge using subtractions, you will no longer be able to modify the total pledge entry field.

**2020 Q2 Pledges**

<b>Residential 1-4 Family First Mortgages</b>			<input type="button" value="Remove"/>
1-4 Fam 1st Mtg	Type 1101		
1-4 Fam 1st Mtg NT	Type 1102		
Residential 1-4 Fam 1st Mtg SP	Type 1103		

7. After clicking the carat, the subtractions screen will appear:

**Residential 1-4 Family First Mortgages**

1-4 Fam 1st Mtg

1-4 Fam 1st Mtg NT

Residential 1-4 Fam 1st Mtg SP

Type 1101

Type 1102

Type 1103

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**Calculations**

**Beginning Balance**

1-4 Family First Mortgage Loans

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**Subtractions**

- Loans not fully disbursed, nonamortizing or loans that allow for capitalization of interest
- Loans greater than 90 days past due, on nonaccrual or in foreclosure
- Loans classified as substandard, doubtful or loss
- Loans to directors, officers, employees, attorneys or agents of the member or FHLB Des Moines
- Participation loans
- Loans held for sale
- Greater than 100% current loan to value
- Greater than 40 years maximum original maturity or amortization schedule
- Loans lacking adequate lien verification
- Loans that do not comply with regulations and/or FHLB Des Moines procedures/policies
- Mobile or manufactured homes not classified as real property under the applicable state law where the residence is located
- Reverse Mortgages
- Loans pledged as collateral to another creditor (see instructions)
- Loans transferred to another BBC category (restricted, see Instructions)
- Eligibility Guidelines and Checklist

Enter your starting balance, and all of your subtractions. Then, you'll be given a Net Eligible After Subtractions balance – this represents the amount that is eligible for pledging based on your starting balance less any subtractions. You need to then classify that total amount into each collateral type for that given BBC. In the example below, a total of \$900,000 is eligible – and it is split between type 1101 (\$800,000), type 1102 (\$0), and type 1103 (\$100,000).

<b>Total Subtractions</b>	<input type="text" value="\$ 100,000"/>
<b>Net Eligible After Subtractions</b>	<input type="text" value="\$ 900,000"/>

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**Net Eligible Collateral**

Net Total Eligible: 1-4 Fam 1st Mtg (Type 1101)	<input type="text" value="\$ 800,000"/>
Net Total Eligible: 1-4 Fam 1st Mtg NT (Type 1102)	<input type="text" value="\$ 0"/>
Net Total Eligible: Residential 1-4 Fam 1st Mtg SP (Type 1103)	<input type="text" value="\$ 100,000"/>

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<b>Grand Total</b>	<input type="text" value="\$ 900,000"/>
--------------------	-----------------------------------------

- If your Net Eligible After Subtractions and the totals entered by type code do not balance, the fields will highlight in red, the “Save and Minimize” option will be unavailable, and you will be unable to advance forward until the totals are in balance. See the example below – the totals for types 1101, 1102, and 1103 do not equal the Net Eligible After Subtractions.

<b>Total Subtractions</b>	\$ 100,000
<b>Net Eligible After Subtractions</b>	\$ 900,000
<b>Net Eligible Collateral</b>	
Net Total Eligible: 1-4 Fam 1st Mtg (Type 1101)	\$ 800,000
Net Total Eligible: 1-4 Fam 1st Mtg NT (Type 1102)	\$ 0
Net Total Eligible: Residential 1-4 Fam 1st Mtg SP (Type 1103)	\$ 40,000
<b>Grand Total</b>	\$ 840,000

8. Once your totals are entered and in balance and you’re ready to move on, click “**Save and Minimize.**”

<b>Total Subtractions</b>	\$ 100,000
<b>Net Eligible After Subtractions</b>	\$ 900,000
<b>Net Eligible Collateral</b>	
Net Total Eligible: 1-4 Fam 1st Mtg (Type 1101)	\$ 800,000
Net Total Eligible: 1-4 Fam 1st Mtg NT (Type 1102)	\$ 0
Net Total Eligible: Residential 1-4 Fam 1st Mtg SP (Type 1103)	\$ 100,000
<b>Grand Total</b>	\$ 900,000

- It's important to remember that if you do not wish to enter a dollar amount for a given collateral type, or wish to discontinue pledging a collateral type currently pledged, you must enter "0" in the appropriate collateral type. Null values (blank fields) will cause an error and you will not be able to advance forward until a value is entered.


FHA Government Guaranteed 1-4 Family First Mortgages	Type 1205	<input type="text" value="\$ 0"/>	<a href="#">Remove</a>
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9. If you have inadvertently selected a collateral type by mistake and do not wish to pledge that type, simply click the "Remove" button on the right side of the form. You'll be presented with a pop-up to confirm removal of the BBC – click Yes to confirm or click No if you wish to keep the BBC and complete it.

Are you sure you want to remove "FHA Government Guaranteed 1-4 Family First Mortgages"?

[Yes](#)   [No](#)

10. Once your BBC is complete and ready for submission, you can then "Proceed to Review" prior to certifying them.


Home   Account   Line of Business   Statements   Cust. Select   Settings   Multibank   [Logout](#)

[HOME](#) / [COLLATERAL](#) / [BBC](#) / [ENTER BBC](#)

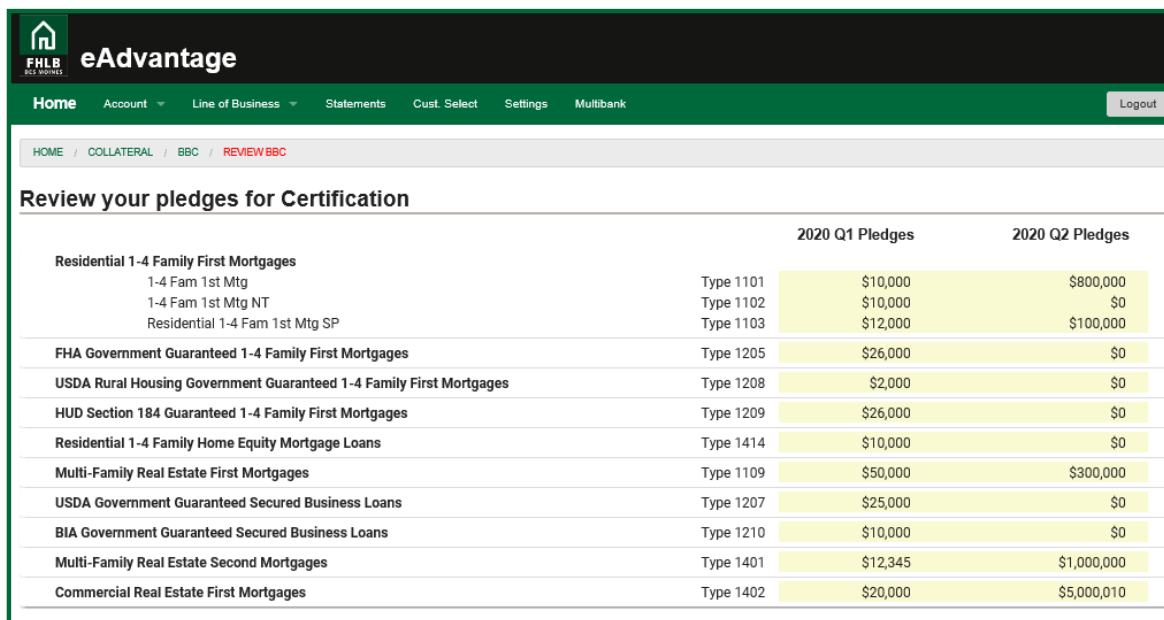
### Collateral type(s) you've selected to pledge

You may enter your total pledges (Internal List) OR click to expand to enter subtractions for ineligible loans (No Internal List)  
 If you enter total pledge amount(s) you will not have access to the subtractions.  
 If you pledge using subtractions, you will no longer be able to modify the total pledge entry field.

		2020 Q2 Pledges ⓘ	
<b>Residential 1-4 Family First Mortgages</b>			<a href="#">Remove</a>
1-4 Fam 1st Mtg	Type 1101	\$ 800,000	
1-4 Fam 1st Mtg NT	Type 1102	\$ 0	
Residential 1-4 Fam 1st Mtg SP	Type 1103	\$ 100,000	
<b>FHA Government Guaranteed 1-4 Family First Mortgages</b>			<a href="#">Remove</a>
Type 1205		<input type="text" value="\$ 0"/>	<a href="#">Remove</a>
<b>USDA Rural Housing Government Guaranteed 1-4 Family First Mortgages</b>			<a href="#">Remove</a>
Type 1208		<input type="text" value="\$ 0"/>	<a href="#">Remove</a>
<b>HUD Section 184 Guaranteed 1-4 Family First Mortgages</b>			<a href="#">Remove</a>
Type 1209		<input type="text" value="\$ 0"/>	<a href="#">Remove</a>
<b>Residential 1-4 Family Home Equity Mortgage Loans</b>			<a href="#">Remove</a>
Type 1414		<input type="text" value="\$ 0"/>	<a href="#">Remove</a>
<b>Multi-Family Real Estate First Mortgages</b>			<a href="#">Remove</a>
Type 1109		<input type="text" value="\$ 300,000"/>	<a href="#">Remove</a>
<b>USDA Government Guaranteed Secured Business Loans</b>			<a href="#">Remove</a>
Type 1207		<input type="text" value="\$ 0"/>	<a href="#">Remove</a>
<b>BIA Government Guaranteed Secured Business Loans</b>			<a href="#">Remove</a>
Type 1210		<input type="text" value="\$ 0"/>	<a href="#">Remove</a>
<b>Multi-Family Real Estate Second Mortgages</b>			<a href="#">Remove</a>
Type 1401		<input type="text" value="\$ 1,000,000"/>	<a href="#">Remove</a>
<b>Commercial Real Estate First Mortgages</b>			<a href="#">Remove</a>
Type 1402		<input type="text" value="\$ 5,000,010"/>	<a href="#">Remove</a>

[Cancel](#)   [Save & Exit](#)   [Proceed to Review](#)

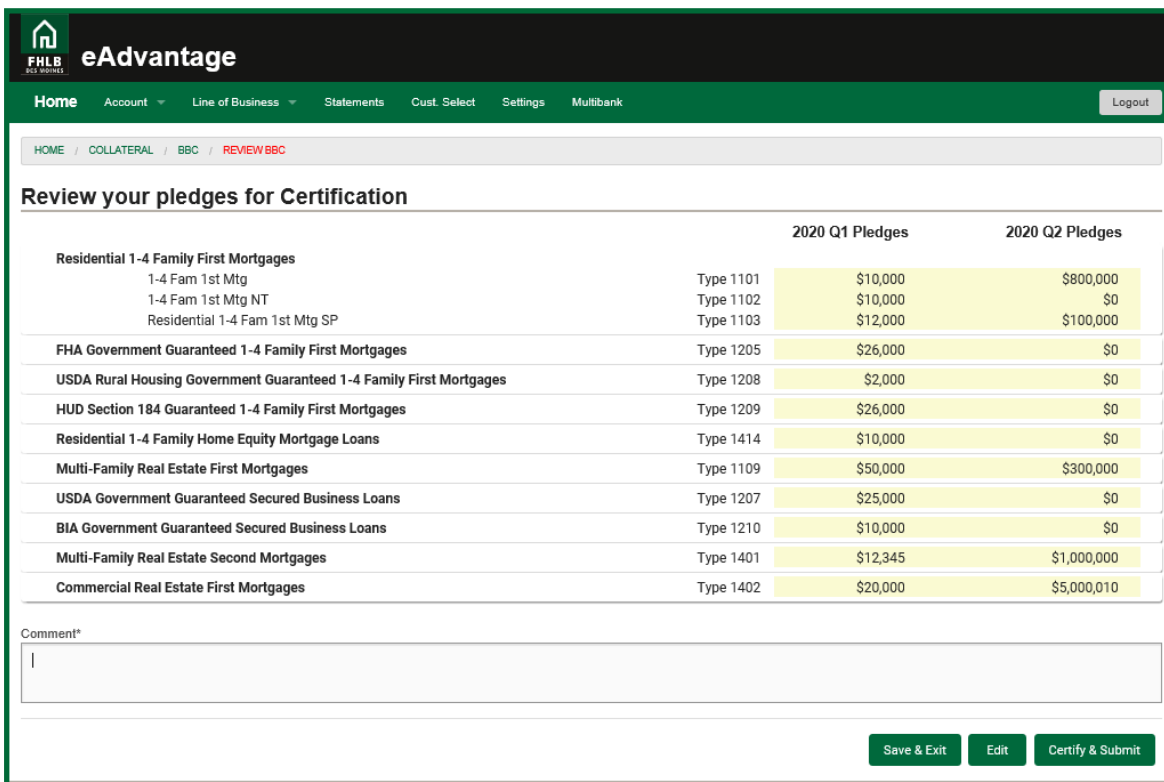
11. On the review page you have the ability to compare your quarter-over-quarter submissions. This is a great opportunity to complete one last reasonableness check to ensure your totals being submitted are accurate – entered in whole dollars with no cents, in line with prior quarter submissions, and that the type codes selected match your expectation.



The screenshot shows the 'Review your pledges for Certification' page in the eAdvantage system. The page header includes the FHLB Des Moines logo and navigation links: Home, Account, Line of Business, Statements, Cust. Select, Settings, Multibank, and Logout. The breadcrumb trail is HOME / COLLATERAL / BBC / REVIEW BBC. The main content is a table with the following data:

		2020 Q1 Pledges	2020 Q2 Pledges
<b>Residential 1-4 Family First Mortgages</b>			
1-4 Fam 1st Mtg	Type 1101	\$10,000	\$800,000
1-4 Fam 1st Mtg NT	Type 1102	\$10,000	\$0
Residential 1-4 Fam 1st Mtg SP	Type 1103	\$12,000	\$100,000
<b>FHA Government Guaranteed 1-4 Family First Mortgages</b>	Type 1205	\$26,000	\$0
<b>USDA Rural Housing Government Guaranteed 1-4 Family First Mortgages</b>	Type 1208	\$2,000	\$0
<b>HUD Section 184 Guaranteed 1-4 Family First Mortgages</b>	Type 1209	\$26,000	\$0
<b>Residential 1-4 Family Home Equity Mortgage Loans</b>	Type 1414	\$10,000	\$0
<b>Multi-Family Real Estate First Mortgages</b>	Type 1109	\$50,000	\$300,000
<b>USDA Government Guaranteed Secured Business Loans</b>	Type 1207	\$25,000	\$0
<b>BIA Government Guaranteed Secured Business Loans</b>	Type 1210	\$10,000	\$0
<b>Multi-Family Real Estate Second Mortgages</b>	Type 1401	\$12,345	\$1,000,000
<b>Commercial Real Estate First Mortgages</b>	Type 1402	\$20,000	\$5,000,010

12. If you need to make changes, you can click “**Edit**” to return to the BBC forms and make any necessary adjustments. When you are satisfied with your totals and are ready to submit, click “**Certify & Submit.**” Confirm your acceptance of the confirmatory assignment of loans by accepting the pop-up.



This screenshot is identical to the one above, but it includes a 'Comment\*' text area at the bottom left and three buttons at the bottom right: 'Save & Exit', 'Edit', and 'Certify & Submit'.

Your BBC(s) are now processing. Your collateral position will be updated in eAdvantage within 2 hours of submission during normal business hours. Submissions after-hours will post in the first two hours of the following business day.

## BBC Status Symbols

- Forms that have been Saved and not Certified will have a **red indicator**.
- Forms that have been Certified and in process will have a **yellow/amber indicator**.
- Forms that have been Certified and have been processed will have a **green indicator**.

## Additional Helpful Instructions



### Print or Save a PDF of your BBC Form Submission

After you've submitted your BBC, you can download a PDF copy to save or print by clicking the PDF link on the right side of the screen:

#### BBC Form Submission - History Details

✓ Submitted For Quarter Ending: **March 31, 2020**   Submitted On: **June 4, 2020**   Submitted By: **bmatta**

Residential 1-4 Family First Mortgages			
1-4 Fam 1st Mtg		Type 1101	\$ 10,000
1-4 Fam 1st Mtg NT		Type 1102	\$ 10,000
Residential 1-4 Fam 1st Mtg SP		Type 1103	\$ 12,000
1-4 Fam RES 1st Mortgg Loan	eNotes	Type 3101	\$ 10,000
1-4 Fam RES 1st Mortgg Loan-NonTrad	eNotes	Type 3102	\$ 12,000
1-4 Fam RES 1st Mortgg Loan-Subprime	eNotes	Type 3103	\$ 15,000


 

## BBC History

Forget to save after you submit? Need to see a previous submission? Click the **History** link on the BBC Table of Contents page:



HOME / COLLATERAL / BBC

### Borrowing Base Certificates

[History](#) 

Submitting Quarter Ending: June 30, 2020  
 The pre-selected categories below represent your Loans Pledged for the previous Quarter Ending: March 31, 2020  
 Select the Collateral Types you intend to pledge

Residential

<input checked="" type="checkbox"/>	 Residential 1-4 Family First Mortgages	Paper Notes	Types 1101, 1102 and 1103
<input type="checkbox"/>	VA Guaranteed 1-4 Family First Mortgages	Paper Notes	Type 1203
<input checked="" type="checkbox"/>	 FHA Government Guaranteed 1-4 Family First Mortgages	Paper Notes	Type 1205

(continued on next page)



Next, select the quarter-end period to view from the dropdown menu:

HOME / COLLATERAL / BBC / HISTORY

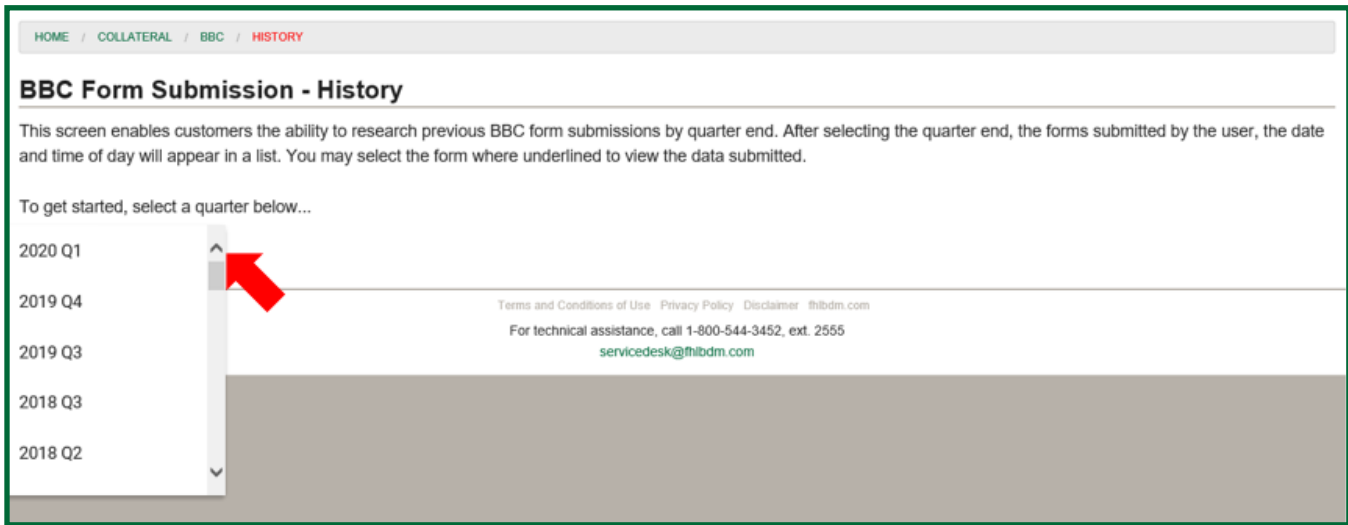
### BBC Form Submission - History

This screen enables customers the ability to research previous BBC form submissions by quarter end. After selecting the quarter end, the forms submitted by the user, the date and time of day will appear in a list. You may select the form where underlined to view the data submitted.

To get started, select a quarter below...

- 2020 Q1
- 2019 Q4
- 2019 Q3
- 2018 Q3
- 2018 Q2

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 For technical assistance, call 1-800-544-3452, ext. 2555  
 servicedesk@fhdbm.com






Click the PDF link on the right side of the screen to download a copy of the BBC to save or print it.

### BBC Form Submission - History Details

✓ Submitted For Quarter Ending: **March 31, 2020** Submitted On: **June 4, 2020** Submitted By: **bmatta**

**Residential 1-4 Family First Mortgages**

1-4 Fam 1st Mtg	Type 1101	\$ 10,000
1-4 Fam 1st Mtg NT	Type 1102	\$ 10,000
Residential 1-4 Fam 1st Mtg SP	Type 1103	\$ 12,000
1-4 Fam RES 1st Mortgg Loan	 Type 3101	\$ 10,000
1-4 Fam RES 1st Mortgg Loan-NonTrad	 Type 3102	\$ 12,000
1-4 Fam RES 1st Mortgg Loan-Subprime	 Type 3103	\$ 15,000

