CAP

FHLBank Topeka's
Community Advance Products

USER GUIDE

Call **866.571.8155** to reach our
Housing & Community Development
team for assistance.

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COMMUNITY ADVANCE PRODUCTS (CAP) support housing and development in your community with below-market pricing and terms up to 30 years with the Community Development Program and Community Housing Program.

COMMUNITY DEVELOPMENT PROGRAM (CDP)

The CDP is a special advance program authorized by the Community Investment Cash Advance (CICA) regulations of the Federal Housing Finance Agency. The CDP is designed to increase members' involvement in their communities through the financing of commercial loans, small business and other community and economic development loans. The CDP provides wholesale loans (advances) priced below FHLBank's regular advance rates to help members finance qualifying commercial loans, farm loans and community and economic development initiatives in the areas they serve.

CDP TERMS AND CONDITIONS

CDP Advance Products and Programs:

- Regular fixed rate advances
- Callable advances
- Amortizing fixed rate advances
- Adjustable rate advances

Eligible Uses: Extend long-term fixed rate credit for community development, including the finance of qualifying commercial loans, farm loans and community and economic development initiatives. Common uses include, but are not limited to:

- Ag loans for operating, equipment, breeding stock, real estate, or refinancing
- Commercial/small business loans for real estate, equipment, rolling stock, or refinancing
- Community loans for infrastructure, public facilities or equipment
- Nonprofit lending for churches, schools, daycares and museums
- Purchase of a participation interest in a loan consortium for CDP-eligible projects.

Term: Four to 360 months.

Rate: CDP advances are priced at FHLBank's cost of issuing consolidated obligations of comparable maturities, including concession costs, plus a reasonable allowance for administrative costs. CDP advance rate pricing must be applied on the date the advance is issued.

Principal And Interest: Normal principal and interest collection applies. For details, refer to the specific advance program.

Access to Funds: No registration process is required. Request these loans any time throughout the year.

Limitations: CDP advances, as with all other credit transactions, are subject to the maximum amount of credit available.

Members must comply with FHLBank's lending procedures as identified in the Credit Guidelines section of the Member Products and Services Guide. CDP advances cannot be used to finance any direct activity of the member or an affiliate of the member. Members are precluded from using CDP advances for their own benefit. Members will not be approved for CDP advance funding for any loan(s) secured by property to be used for any marijuana-related business. The minimum amount of a CDP advance is $10,000.

Prepayment Option: The normal prepayment fee will apply to CDP advances. For details, refer to the specific advance program.

Collateral: CDP advances must be fully collateralized at the date of issuance and at all times thereafter. Please refer to the Collateral Guidelines section of the Member Products and Services Guide.

Availability: Members should allow 48 hours for processing a complete CDP application. Provided an approved CDP application is on file, advances may be requested from the Lending department until 4 p.m. CT.

Members are not committed to taking the full amount of approved CHP application amount; however, any unused CHP application amount shall expire at the earlier of three months following the date the CHP-funded loan(s) was originated or three months following application approval.

COMMUNITY HOUSING PROGRAM (CHP)

The CHP is a special advance program authorized by the Community Investment Cash Advance (CICA) regulations of the Federal Housing Finance Agency. The CHP provides members with wholesale loans (advances) priced below FHLBank's regular advance rates to help finance owner- and renter-occupied housing in their communities, subject to income qualifications

CHP TERMS AND CONDITIONS

CHP Advance Products and Program:

- Regular fixed rate advances
- Callable advances
- Amortizing fixed rate advances
- Adjustable rate advances

Eligible Uses: Finance the construction, acquisition, refinancing or rehabilitation of renter- or owner-occupied housing for households at or below 115% of the area median income. Common uses include, but are not limited to:

- Single-family home loans
- One-to-four family rental properties
- Multifamily rental projects

Term: Four to 360 months.

Rate: CHP advances are priced at FHLBank's cost of issuing consolidated obligations of comparable maturities, including concession costs, plus a reasonable allowance for administrative costs. CHP advance rate pricing must be applied on the date the advance is issued.

If FHLBank determines that a member is not complying with the terms, conditions or regulations of the CHP, the interest rates on the outstanding CHP advances may be changed, as applicable, to (1) the regular fixed advance rate in effect at the time of the original funding; or (2) a rate based on the index, as adjusted based on current interest rates, and the regular pricing spread in effect at the time of the original funding. Members will be given the opportunity to appeal such determinations before FHLBank implements any rate adjustment.

Principal And Interest: Normal principal and interest collection applies. For details, refer to the specific advance program.

Access to Funds: No registration process is required. Request these loans any time throughout the year.

Limitations: Members must comply with FHLBank's lending procedures as identified in the Credit Guidelines section of the Member Products and Services Guide. CHP advances cannot be used to finance any direct activity of the member or an affiliate of the member. Members are precluded from using CHP advances for their own benefit. Members will not be approved for CHP advance funding for any loan(s) secured by property to be used for any marijuana-related business. The minimum amount of a CHP advance is $10,000.

Prepayment Option: The normal prepayment fee will apply to CHP advances. For details, refer to the specific advance program.

Collateral: CHP advances must be fully collateralized at the date of issuance and at all times thereafter. Please refer to the Collateral Guidelines section of the Member Products and Services Guide.

Availability: Members should allow 48 hours for processing a complete CHP application. Provided an approved CHP application is on file, advances may be requested from the Lending department until 4 p.m. CT.

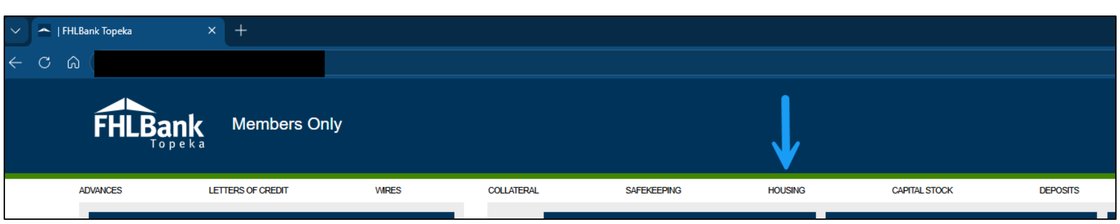
Members are not committed to taking the full amount of approved CHP application amount; however, any unused CHP application amount shall expire at the earlier of three months following the date the CHP-funded loan(s) was originated or three months following application approval.

HOW TO APPLY

CAP utilizes a portal on Members Only. Any user role in the members only portal can apply using the CAP application; however, the advances role is needed to draw the actual advance.

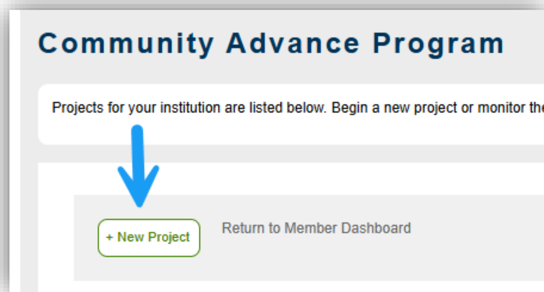
ACCESSING THE APPLICATION

To access the CAP application log into your members only account and select the Housing tab from the ribbon menu. Then select Community Advance Projects.



STARTING A NEW PROJECT APPLICATION

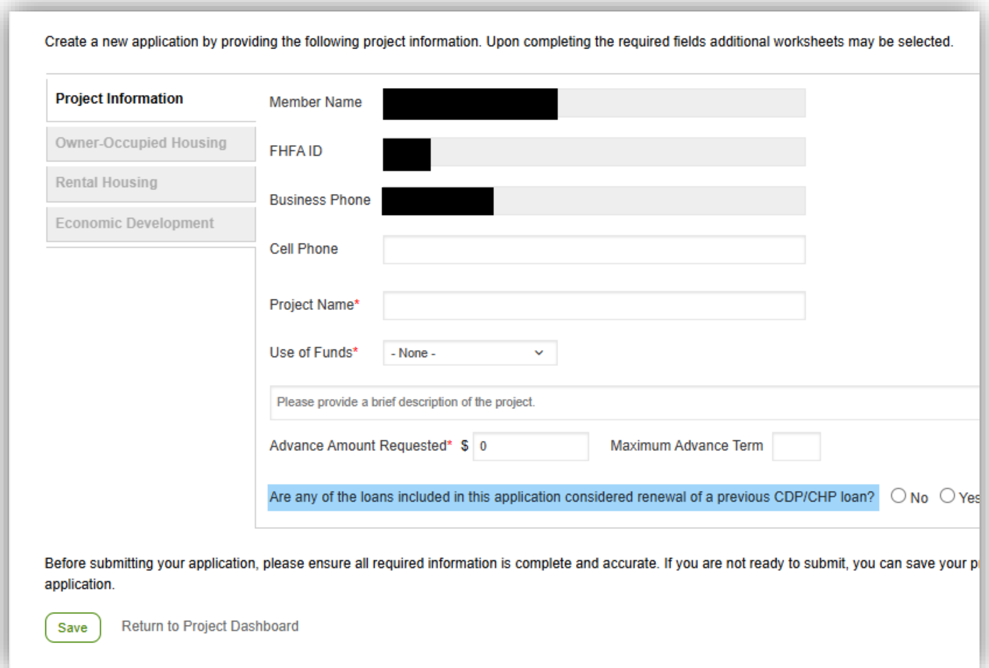
Click on the New Project Button to open a new application.



PROJECT INFORMATION TAB

Complete the project information tab.

- Ensure **Save** is selected prior to moving to the next tab.
- Are any of the loans included in this application considered renewal of a precious CHP/CDP loan?
    - Has the loan on the application previously been approved for a discounted advance. If yes, select yes, if no, select no. This does not preclude the loan from being approved.
- Save and select the tab(s) for your application.



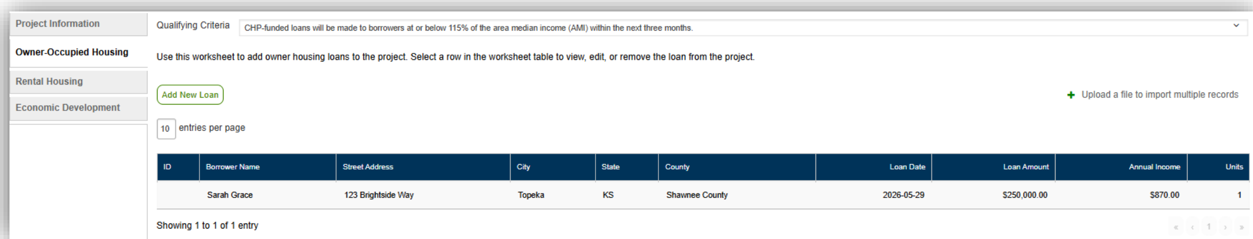
PROJECT TYPE (OWNER-OCCUPIED HOUSING, RENTAL HOUSING, ECONOMIC DEVELOPMENT)

Select the type of project.

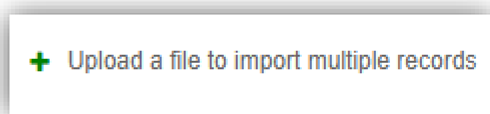
Owner-Occupied Housing Tab

Complete the following:

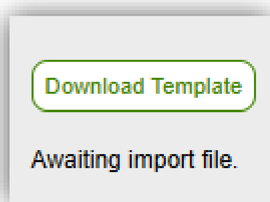
- Qualifying Criteria – select from the dropdown and save
    - Select Add New Loan or Upload a file to import multiple records
        - Select add to worksheet and save.
    - When adding a new loan complete the following:
        - Borrower Name
        - Street Address
        - City
        - State – select from the dropdown
        - County – select from the dropdown
        - Number of units – single, duplex, triplex
        - Borrower annual income
        - Loan date – must be within 3 months
        - Loan amount
        - Add to worksheet
        - SAVE.



- OR - To upload a template:
    - Click on the Upload a file to import multiple records button.



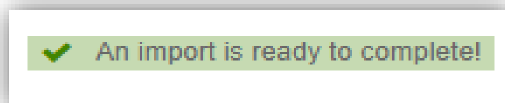
    - Select Download Template.



- An excel file will open. Complete the following:

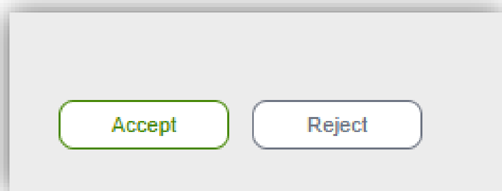
A	B	C	D	E	F	G	H	I
Borrower Name	Street Address	City	State	County	Number of Units	Borrower Annual Income	Loan Date	Loan Amount

- Save the template for uploading.
- Select Choose File.
- Select Import File to upload.
- A message will appear that the import has been submitted and is pending. We will notify you by email once the import is ready to complete.
- On the Owner-Occupied Housing Tab the following message will appear when the template is ready for upload.

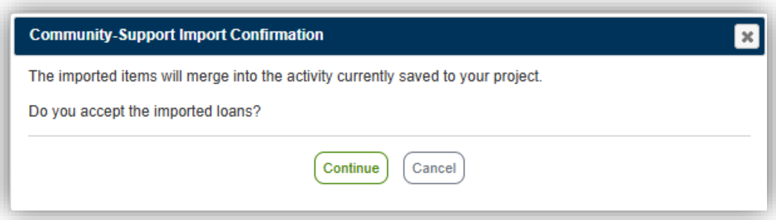


- Click on the message.

- Select Accept for templates ready to be added to the application and reject for those not ready.



- Confirm the import by selecting continue.



- Loans will appear on the loan listing.
- SAVE.
- If adding rental housing or economic development loans select those tabs and complete. If no adding other loans select Submit in the lower left hand corner.

Rental Housing Tab

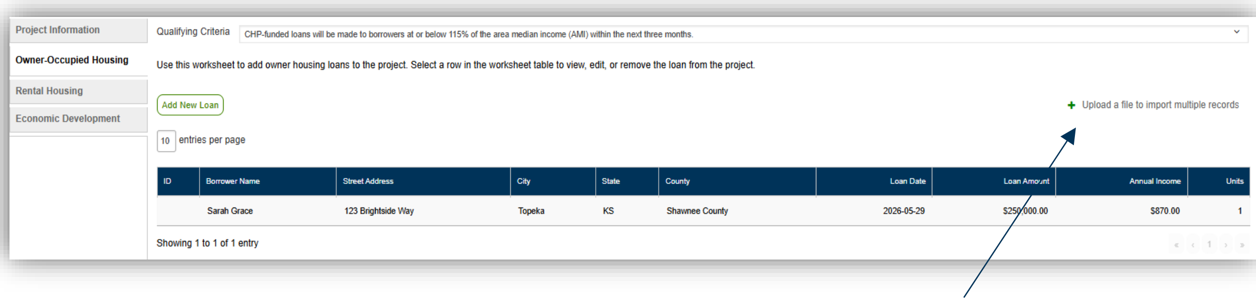
Complete the following:

- Qualifying Criteria – select from the dropdown and save
- Select Add New Loan or Upload a file to import multiple records
- Select add to worksheet and save.
- When adding a new loan complete the following:
  - Borrower Name
  - Street Address
  - City
  - State – select from the dropdown
  - County – select from the dropdown
  - Number of units – will calculate from the Rental Units added to the worksheet below
  - Loan date – must be within 3 months
  - Loan amount
  - Click on the carrot for Rental Units to add units to the worksheet.
  - Complete the following:
    - Unit address and description
    - Maximum Rent or income
    - Number of units
- To add additional units, select the Add Unit button until all units are added.

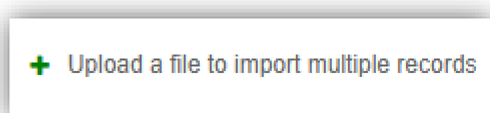
  Like units may be added on the same line.

  For instance: 1 bdrm of the same rent can be included on the same line but 1 bdrm garden with a different rent will need a separate line.

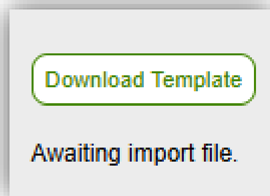
- Add to worksheet and save changes.
  - SAVE.



- OR - To upload a template:
  - Click on the Upload a file to import multiple records button.



- Select Download Template.



- An excel file will open. Complete the following:

A	B	C	D	E	F	G	H	I	J	K	L
Record Type	Borrower Name	Street Address	City	State	County	Loan Date	Loan Amount	Unit Address	Unit Description	Annual Income / Max Rent	Number of Units
Loan	Peter Franks	6495 Union St	Horton	KS	Brown	1/1/2026	5681256				
Unit								6495 A	1 bdrm	650	25
Unit								6495B	2 bdrm	785	25
Unit								6495 C	3 bdrm	850	25
Unit								6495 D	Handicap	450	25
Unit								6495 E	Manager	500	1

  - Number of units (Like units may be added on the same line. For instance: 1 bdrm of the same rent can be included on the same line but 1 bdrm garden with a different rent will need a separate line.

Economic Development Tab

Complete the following:

- Qualifying Criteria – select from the dropdown and save
- Select Add New Loan or Upload a file to import multiple records
- Select add to worksheet and save.
- When adding a new loan complete the following:
  - Small Business:
    - Borrower Name
    - Property Address or legal Description
    - Jobs Created or Retained (add total together)
    - NAICS code is selected by clicking on the link

    - Annual Receipts
    - Number of employees
    - Loan Date – must be within 3 months
    - Loan Amount
  - Qualified/Indian Area OR FEMA Declaration

    - Borrower Name
    - Address
    - Jobs Created or Retained (add total together)
    - Loan Date – must be within 3 months
    - Loan Amount
  - Wages and Services
    - Borrower Name
    - Address
    - Jobs Created or Retained (add total together)
    - Wages and Services
      - Name or Identifier
      - Annual Wages or Income
      - Jobs or Services
    - Loan Date – must be within 3 months
    - Loan Amount
    - Add to worksheet and save changes.
- SAVE.
- OR - To upload a template:
  - Click on the Upload to Template button.

    + Upload a file to import multiple records

  - Select Download Template.

    Download Template

    Awaiting import file.

  - An excel file will open. Complete the following.

- Small Business Template:

A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R
Borrower	Address Type	Street Address	City	Section	Township	N/S	Range	E/W	Meridian	State	County	Loan Date	Loan Amount	Jobs Created/Retained	NAICS Code	Number of Employees	Annual Receipts

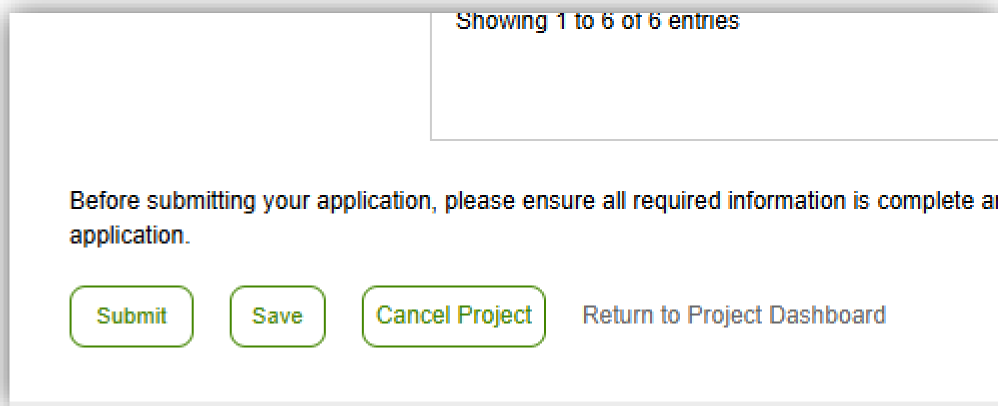
- Qualified Area Template:

A	B	C	D	E	F	G	H	I	J	K	L	M	N	O
Borrower Name	Address Type	Street Address	City	Section	Township	N/S	Range	E/W	Meridian	State	County	Loan Date	Loan Amount	Jobs Created/Retained

- Wages and Services Template:

A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q
Record Type	Borrower Name/Identifier	Address Type	Street Address	City	Section	Township	N/S	Range	E/W	Meridian	State	County	Loan Date	Loan Amount	Jobs / Services	Wages or Income

- Save after each addition.
- When all loans have been added to the application select the Submit button in the lower left-hand corner.

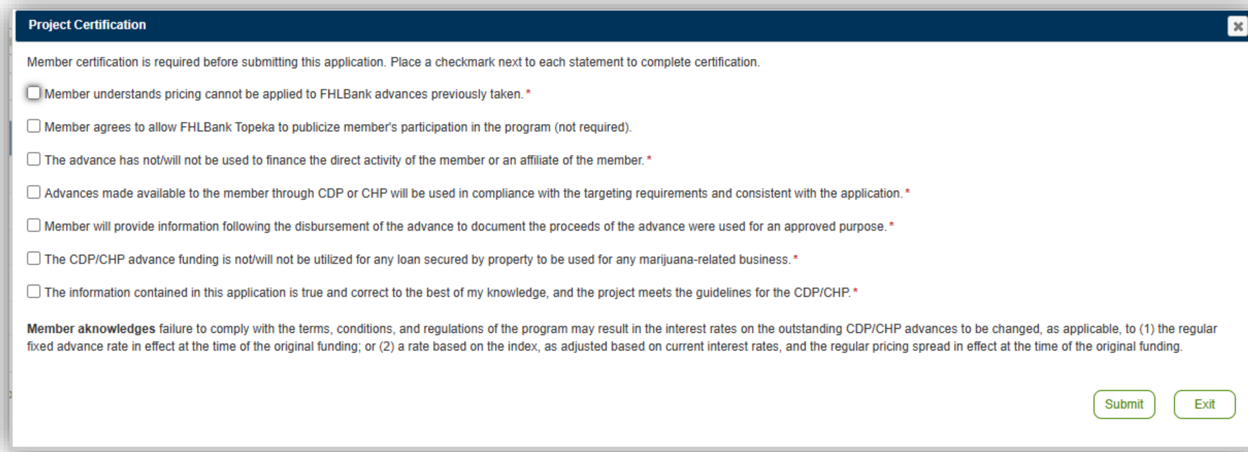


- Please note:
  - Before submitting your application, please ensure all required documentation is complete and accurate. If you are not ready to submit, you can save your progress and return later to finish the application. After you submit, you will no longer be able to make changes. However, you will still be able to view your application.

PROJECT CERTIFICATION

The project certification window will open when you select the submit button.

- You must complete the certification to submit the project for approval.



Project Certification

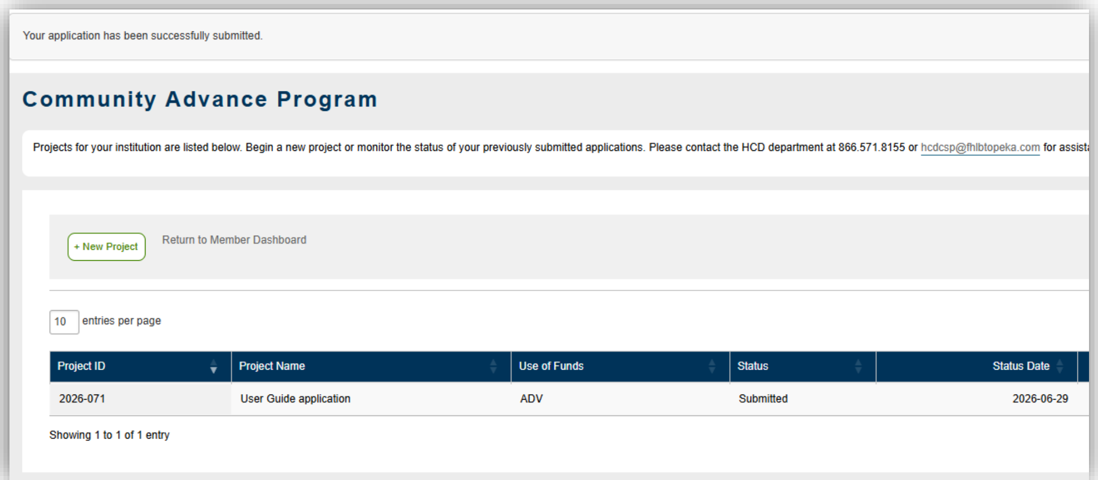
Member certification is required before submitting this application. Place a checkmark next to each statement to complete certification.

- [ ] Member understands pricing cannot be applied to FHLBank advances previously taken. *
- [ ] Member agrees to allow FHLBank Topeka to publicize member's participation in the program (not required).
- [ ] The advance has not/will not be used to finance the direct activity of the member or an affiliate of the member. *
- [ ] Advances made available to the member through CDP or CHP will be used in compliance with the targeting requirements and consistent with the application. *
- [ ] Member will provide information following the disbursement of the advance to document the proceeds of the advance were used for an approved purpose. *
- [ ] The CDP/CHP advance funding is not/will not be utilized for any loan secured by property to be used for any marijuana-related business. *
- [ ] The information contained in this application is true and correct to the best of my knowledge, and the project meets the guidelines for the CDP/CHP. *

Member aknowledges failure to comply with the terms, conditions, and regulations of the program may result in the interest rates on the outstanding CDP/CHP advances to be changed, as applicable, to (1) the regular fixed advance rate in effect at the time of the original funding; or (2) a rate based on the index, as adjusted based on current interest rates, and the regular pricing spread in effect at the time of the original funding.

Submit Exit

- The Project status can be found on the member dashboard.
- Members will be notified by email of status changes.



Your application has been successfully submitted.

Community Advance Program

Projects for your institution are listed below. Begin a new project or monitor the status of your previously submitted applications. Please contact the HCD department at 866.571.8155 or hcdcsp@fhlbtopeka.com for assist

+ New Project Return to Member Dashboard

10 entries per page

Project ID	Project Name	Use of Funds	Status	Status Date
2026-071	User Guide application	ADV	Submitted	2026-06-29

Showing 1 to 1 of 1 entry