



FEDERAL HOUSING FINANCE AGENCY
COMMUNITY SUPPORT STATEMENT

FHFA Form # 060
(01/10/2012)

(see instructions page 2)

Name of Institution: _____

Address: _____

City: _____ State: _____ Zip Code: _____

Docket/FHFA ID Number: _____

Contact Person: (Mr./Ms.) _____ Title: _____

Phone Number: () _____ Email: _____ or Fax Number: () _____

Part I. Community Reinvestment Act (CRA) Factor Standard

Most recent federal CRA Rating: _____

CRA Evaluation Date: _____

Part II. First-time Homebuyer Factor Standard. All members must complete either Section A or B. Members with "Outstanding" federal CRA ratings need not complete this part. Members should use data or activities for the previous or current calendar year. (You may complete either Section A or B, or both sections. Members with "Outstanding" federal CRA ratings need not complete this section.)

A. Complete the following four questions, using data for the previous calendar year. If your institution did not track loans or made no loans to first-time homebuyers, you must complete Section B.

- 1. Number of mortgage loans made to first-time homebuyers
2. Dollar amount of loans made to first-time homebuyers \$ _____
3. Loans made to first-time homebuyers as a percentage of all mortgage loans _____%
4. Dollars loaned to first-time homebuyers as a percentage of all mortgage dollars loaned _____%

B. Check as many boxes as appropriate applicable:

- 1. In-house first-time homebuyer program (e.g., underwriting, marketing plans, outreach programs) _____
2. Other in-house lending products that serve first-time homebuyers or low- and moderate-income homebuyers _____
3. Flexible underwriting standards for first-time homebuyers _____
4. Participate in nationwide first-time homebuyer programs (e.g., Fannie Mae, Freddie Mac, etc.) _____
5. Participate in federal government programs that serve first-time homebuyers (e.g., FHA, VA, etc/USDA RD) _____
6. Participate in state or local government programs targeted to first-time homebuyers (e.g., mortgage revenue bond financing) _____
7. Financial support or technical assistance to community groups or organizations that assist first-time homebuyers _____
8. Participate in loan consortia that make loans to first-time homebuyers _____
9. Participate in or support special counseling or homeownership education targeted to first-time homebuyers _____
10. Hold investments or make loans that support first-time homebuyer programs _____
11. Hold mortgage-backed securities that may include a pool of loans to low- and moderate-income homebuyers _____
12. Participate in service organizations that provide mortgages to first-time or low- and moderate-income homebuyers _____
13. Participate in FHFA-Federal Home Loan Bank Affordable Housing Program or other targeted community lending-investment/development programs _____
14. Other (Attach explanation of other activities or mitigating factors; see instructions for Part II) =

III. Certify that information in this Community Support Statement and the attachments is correct to the best of your knowledge by filling out the information below.

Signed _____

Title _____

Print Name _____

Date _____

Community Support Statement (FHFA Form 060) Instructions

Purpose: ~~To maintain continued access to long-term advances,~~ Section 10(g) of the Federal Home Loan Bank Act [12 U.S.C. §1430(g)] sets forth the community support requirements. ~~Under requires~~ the Federal Housing Finance Agency's (FHFA) implementing community support regulation [12 C.F.R. part 1290], FHFA is required to take into account a Federal Home Loan Bank (B a n k) member's performance under the Community Reinvestment Act of 1977 [12 U.S.C. §2901 et seq.] (CRA) and its record of lending to first-time homebuyers, in determining whether to maintain the member's access to long-term Bank advances. For purposes of community support review, the term "long-term advances" means advances with a term to maturity greater than one year.

Part I (CRA StandardFactor): **Members subject to CRA shall complete this section.** Indicate your institution's most recent federal CRA evaluation rating and date. [If your institution is not subject to CRA, indicate this in the CRA evaluation field on this form.]

If a member's most recent federal CRA ~~evaluation is rated~~ ing is "Needs to Improve," ~~the~~ FHFA will place that member on probation until it receives the rating from its next CRA examination. During the probationary period, it will retain access to long-term advances. If the member does not receive an improved CRA rating at its next CRA evaluation, its access to long-term advances will be restricted.

If a member's most recent federal CRA rating is "Substantial Non-compliance," ~~the~~ FHFA ~~immediately~~ will take action to restrict that member's access to long-term advances. The restriction will remain in effect until the member's CRA rating improves.

Part II (First-time Homebuyer StandardFactor): **All members, except those with "Outstanding" federal CRA ratings, must complete this section.** An institution may demonstrate assistance to first-time homebuyers in many ways, but ~~the~~ FHFA is particularly interested in actual loans, products, and services to first-time homebuyers. Although completion of both Section A and Section B is requested, it is not required. You may satisfy the first-time homebuyer ~~factor standard~~ either by demonstrating adequate lending performance (Section A), or by demonstrating participation in programs that assist first-time homebuyers (Section B), or by ~~a~~ combination of both factors. If the information requested in Part II is inadequate to reflect your institution's compliance with the first-time homebuyer standardfactor, you may attach a one-page ~~brief~~ description of your efforts to assist first-time homebuyers and/or an explanation of mitigating factors affecting your institution's ability to assist first-time homebuyers. ~~No other information beyond this one-page description will be considered.~~

If a member does not submit evidence of assistance to first-time homebuyers or an explanation of mitigating factors, ~~the~~ FHFA ~~immediately~~ will take action to restrict that member's access to long-term advances. The restriction will remain in effect until the member submits information satisfactory to ~~the~~ FHFA.

Part III (Certification): **All members must complete this section.** An appropriate senior official must certify that the information in this Community Support Statement and ~~the any~~ attachments is are correct to the best of his/her knowledge.

Assistance: Your Federal Home Loan Bank has a Community Support Program that can assist you in preparing your Community Support Statement.

Submission: Once you have completed this form, please submit it, along with any attachments, to the Federal Housing Finance Agency, Division of Housing Mission and Goals, 400 7th Street, S.W., Washington, D.C. 20024, or by electronic mail to hmgcommunitysupportprogram@fhfa.gov, or by fax to 202-649-4130, to the Federal Housing Finance Agency. Please do not send encrypted statements.

Federal Housing Finance Agency
Division of Housing Mission and Goals
400 7th Street, S.W.
Washington, D.C. 20024