



PRESS RELEASE

Federal Deposit Insurance Corporation • Each depositor insured to at least \$250,000

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FDIC Announces a New Resource to Help Community Bankers Understand Products and Programs Offered by the Federal Home Loan Banks

The Federal Deposit Insurance Corporation (FDIC) published a new guide to help community bankers learn more about the programs and products offered by the Federal Home Loan Banks (FHLBs) to facilitate mortgage lending.

The *Affordable Mortgage Lending Guide, Part III: Federal Home Loan Banks* describes many of the products and services offered by FHLBs, including the Affordable Housing Program and the Community Investment Program, advances, the Mortgage Purchase Program, and the Mortgage Partnership Finance[®] program. The guide also describes FHLB products that support single-family home purchases, such as down payment and closing cost assistance, many of which can be used in conjunction with programs offered by other federal and state housing finance agencies and government-sponsored enterprises. The guide also describes alternatives for selling mortgages on the secondary market.

For easy reference, the guide includes a list of the products and programs offered by FHLBs, as well as individual summaries for each of the 11 Federal Home Loan Banks.

The *Affordable Mortgage Lending Guide, Part I: Federal Agencies and Government-Sponsored Enterprises* was released in September 2016 and *Part II: State Housing Finance Agencies* was released in November 2016. The FDIC developed these resources in response to requests from community bankers for information on affordable mortgage lending credit that is centralized and easy to understand. Bankers can use these publications to gain an overview of a variety of programs and resources, compare different products, understand Community Reinvestment Act implications, and identify the next steps for initiating or expanding program participation.

Parts I, II, and III of the *Affordable Mortgage Lending Guide* can be found at the [Affordable Mortgage Lending Center](#), an online resource center featuring data, fact sheets, and mortgage lending studies produced by the FDIC and other federal agencies.

Printed copies of the *Affordable Mortgage Lending Guide* can be ordered at <https://catalog.fdic.gov> or downloaded at <https://fdic.gov/mortgagelending>. Questions about the Guide or the Affordable Mortgage Lending Center can be sent to mortgagelending@fdic.gov.



Congress created the Federal Deposit Insurance Corporation in 1933 to restore public confidence in the nation's banking system. The FDIC insures deposits at the nation's banks and savings associations, 5,913 as of December 31, 2016. It promotes the safety and soundness of these institutions by identifying, monitoring and addressing risks to which they are exposed. The FDIC receives no federal tax dollars—insured financial institutions fund its operations.

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