



ACHIEVING THE DREAM OF HOMEOWNERSHIP

FHLBANK TOPEKA'S HOMEOWNERSHIP SET-ASIDE PROGRAM



What is the Affordable Housing Program?

- ❖ Established by Congress in 1989, the AHP provides gap financing for owner-occupied and rental housing that is affordable to very low-income (VLI), low- and moderate-income households.
- ❖ Each FHLBank in the FHLBank System is required to contribute 10 percent of its net earnings to the AHP each year.
- ❖ FHLBank Topeka's (FHLBank's) AHP includes two grant programs:
 - AHP Competitive
 - Homeownership Set-aside Program (HSP)
- ❖ The programs are accessed through participating members.



2021 HSP OVERVIEW

FUNDS AVAILABILITY

- 2021 HSP opened March 1
- Minimum \$4.59 million available
- Reservation Amount – Members may reserve between \$2,500 and \$5,000 per qualified household.
- Funds are reserved when a Reservation Request is initiated in HSP Online.
- The Reservation Request must be submitted within 1 day or the Reservation will expire.

MEMBER LIMIT

- \$25,000 per member, per month
- This is not an allocation. Funds are available on a first-come, first-served basis.
- Cumulative. Unused limit from one month carries to next month.
- Limit increases the first business day of each month at or before 9:00 a.m.



2021 HSP OVERVIEW, CONT.

ELIGIBLE USES OF SUBSIDY

- Down Payment
- Closing Costs
 - ✓ Loan origination, discount points, appraisal fees, credit report, flood certification
 - ✓ Title preparation and closing fees
 - ✓ Recording fees and tax stamps
 - ✓ Prepaid interest, escrows and private mortgage insurance
 - ✓ Property inspection fees
- Eligible Repairs

INELIGIBLE USES OF SUBSIDY

- Cash back to homebuyer
- Payment of non-housing-related costs
- Home purchases closed prior to reservation approval.
- Transactions that include a non-occupying co-borrower or non-occupying co-owner
- Ineligible Repairs



GET READY

AHP/HSP Authorization Form

- Designates authorized users to access AHP/HSP Online
- Does not require annual submission
- Mail original to FHLBank
- Instructions included with form on HSP website
- Signature from individual on FHLBank Credit Resolution
- Use Supplemental Form to add authorized users
- Email hsp@fhlbtopeka.com to remove authorized users

HSP Member Registration Agreement

- 2020 Registration Agreement registered members for 2020 and future HSP rounds – no need to register again!
- Email hsp@fhlbtopeka.com for registration instructions
- Must be signed by individual on FHLBank Credit Resolution, Credit Authorization or AHP/HSP Authorization Form
- Authorized users receive confirmation when processed



HOUSEHOLD ELIGIBILITY

HOUSEHOLD - DEFINITION

Individuals who currently, or will, occupy the house or residence.



The HSP Reservation and home loan application may have different requirements that should be addressed separately. ALL individuals who currently or will live in the home must be identified and their income included to determine eligibility even if they are not included on the loan application.



HSP ELIGIBILITY, continued

INCOME ELIGIBILITY

- The maximum household income must be at or below 80 percent of the area median income at the time the household is accepted for enrollment by the member in FHLBank's HSP.
- The household's enrollment date is the date the reservation is received by FHLBank.

All household members and their incomes must be disclosed at reservation submission.



HSP ELIGIBILITY, continued

INCOME – TIPS FOR SUCCESS

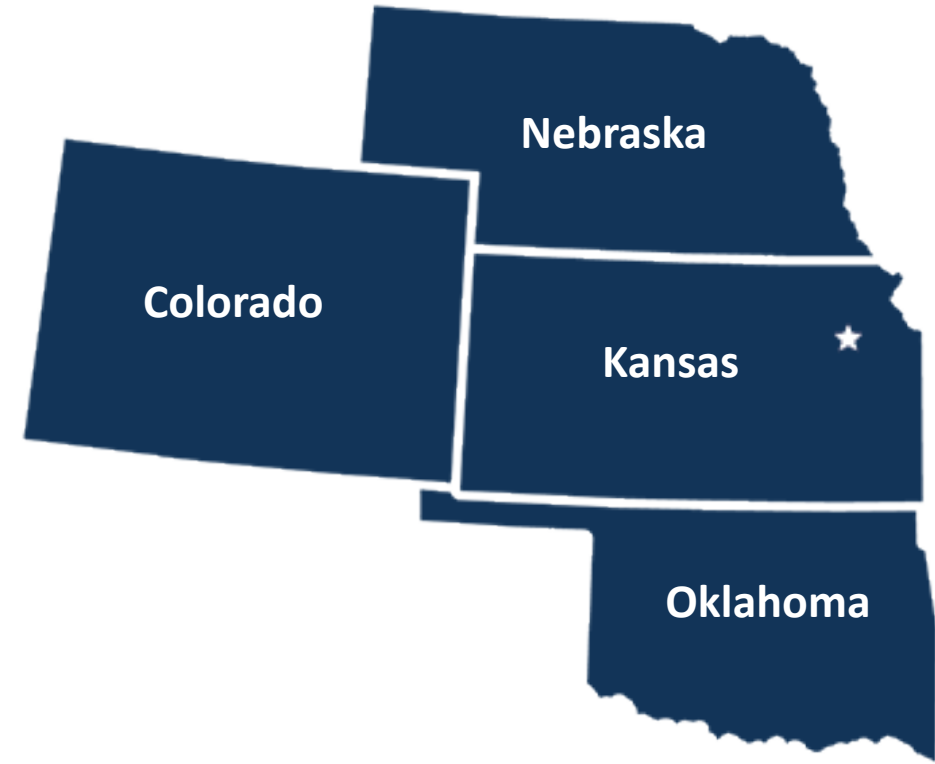
- Use our helpful resources: HSP User Guide, HSP Eligibility Questionnaire and AHP/HSP Income Calculation Guide;
- HSP Income Calculation Training and HSP Overview slides;
- Interview the household at the time of reservation submission, not loan pre-approval;
- Ask the homebuyer about **ALL** sources of household income;
- Provide only the income documentation that is required, nothing extra;
- Do not confuse HSP grant guidelines with loan guidelines – keep them separate;
- Obtain the Income Calculation Workbook from the HSP Resources tab of the HSP public website for each reservation. Do not save it to your desktop to re-use.



HSP ELIGIBILITY, continued

PROPERTY ELIGIBILITY

- Must be located in FHLBank's four-state district
- Single-family dwellings
- Townhouses
- Condominiums
- Manufactured housing
 - Affixed to a permanent foundation
 - Titled as real estate



HSP ELIGIBILITY, continued

WHEN IS AN APPRAISAL REQUIRED?

An appraisal must be submitted with the Reservation Request when:

- The member currently owns the property (REO) being purchased.

APPRAISAL REQUIREMENTS

- The properties value must be determined by an independent appraisal.
- The appraiser must be state-certified or licensed.
- The appraisal must be performed within six months prior to the date of reservation of HSP grant funds.
- The market value must be deemed “as-is” or “as-rehabilitated.”
- The purchase price must not exceed the market value.



HSP ELIGIBILITY

FIRST-TIME HOMEBUYER

All borrowers, co-borrowers and co-owners of the transaction, who do not own and are not investors in another residence, and who wish to purchase a home that will be their primary residence. In addition, the homebuyer(s) must meet any one of the following criteria:

1. Have had no ownership in a residence during the prior three-year period ending on the date of purchase of the property;
2. Have only owned a residence not permanently affixed to a permanent foundation in accordance with applicable Regulations;
3. Has only owned a property that was not in compliance with State, local or model building codes and which cannot be brought into compliance for less than the cost of constructing a permanent structure; or
4. Is a household displaced as a result of a Federally Declared Disaster (as designated by FEMA) within 24 months of the reservation date.



HSP ELIGIBILITY, continued

REQUIRED MINIMUM HOMEBUYER CONTRIBUTION

- Homebuyer contribution must be at least \$500.00;
- Contribution may be in the form of down payment, closing costs, or costs paid before closing;
- Contribution must be documented on the Closing Disclosure;
- Gift funds, seller concessions, etc. do not apply towards homebuyer contribution.



HSP ELIGIBILITY, continued

REIMBURSEMENT TO HOUSEHOLD FOR REPAIR EXPENSES

Households may be reimbursed only for **eligible** repair expenses paid outside of closing:

- If there is supporting documentation (i.e., receipts, paid invoices, etc.)

- **Examples of Eligible Repairs**
 - Restoration of dwelling in substandard condition, damaged or broken (i.e., roof, electrical, plumbing, sewer, mechanical, foundation, structural, windows, doors, floor coverings, wall repair, paint)
 - Hazardous material remediation
 - Habitability issues or code deficiencies
 - Underwriting requirements

- **Examples of Ineligible Repairs**
 - Repairs to a detached garage or outbuilding
 - Payment to a household member for repair labor
 - Luxury items (i.e., landscaping, hot tubs, swimming pools, etc.)



HSP ELIGIBILITY, continued

MORTGAGE INTEREST RATE

Interest rate must be at or below FHLBank's maximum interest rate in effect as of the date of closing.

- Maximum interest rates are posted on the Resources tab of the HSP website.
- Updated the first Friday of each calendar quarter.

FINANCING COSTS

- Lender fees and discount points must be at or below FHLBank's maximum in effect as of the date of closing.
- Lender fees paid by the homebuyer cannot exceed 4% of the loan amount.
- Discount fees paid by the homebuyer cannot exceed 2.5% of the loan amount.



HSP ELIGIBILITY, continued

HOMEBUYER EDUCATION

At least one homebuyer in the household must complete a homebuyer education course that is provided by or based on one provided by an organization experienced in homebuyer education.

- Homebuyer education courses must be completed within the current or previous calendar year.
- If the class is completed in a classroom or in-person setting, the course provider will need to sign the homebuyer education certificate.
- If the course is taken online, the homebuyer will need to sign the certificate.
- The cost of the course cannot exceed \$500.00.

FHLBank recommends the homebuyer education course be taken prior to the loan closing. This is a regulatory requirement. FHLBank cannot fund the disbursement request if the homebuyer education requirement is not fulfilled.



HOMEBUYER EDUCATION

EXPERIENCED HOMEBUYER EDUCATION PROVIDERS LISTS

- United States Department of Housing and Urban Development (HUD):
<http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm>
- National Industry Standards of Homeownership Education and Counseling:
<http://www.homeownershipstandards.org>
- Federal National Mortgage Association: <http://www.fanniemae.com>
- Federal Home Loan Mortgage Corporation: <http://www.freddiemac.com>
- Habitat for Humanity



RETENTION REQUIREMENTS

RETENTION PERIOD

- Retention period begins the date of mortgage loan closing.
- Sixty (60) months
- Grant amount is reduced by 1/60 each month.
- If homeowner sells or refinances home prior to end of 60 months, partial repayment of grant amount may be required if the net proceeds of the transaction, less the AHP-assisted household's investment exceed \$2,500
- Advise homebuyers to save receipts for any capital improvements they make during their ownership.



RETENTION REQUIREMENTS

REAL ESTATE RETENTION AGREEMENT

- Obtain current version of Real Estate Retention Agreement on the Resources tab of the HSP website for each loan closing. **DO NOT** save it on your computer.
- Record it immediately following the loan closing. FHLBank will not disburse without the recorded Real Estate Retention Agreement.
- Do not mail the original to FHLBank. The copy uploaded to HSP Online is sufficient.
- For instructions/help completing it, see the sample Real Estate Retention Agreement on the HSP website.



RETENTION REQUIREMENTS, continued

COMMON ERRORS

- Homebuyer name misspelled
- City, county, and/or state completed incorrectly;
- Homebuyer signature, printed name and/or date is missing;
- Homebuyer and notary acknowledgment dates don't match or are not completed;
- The current version was not executed and recorded. Requires release and recording of current version.

CORRECTIONS

All corrections must be acknowledged by the homebuyer.

- Homebuyer must initial next to correction.
- It is preferable acknowledgment is made prior to recording.
- Some corrections require acknowledgment by the notary.



CO-OWNER, CO-BORROWERS, CO-SIGNERS



NON-OCCUPYING CO-BORROWERS AND CO-OWNERS

Co-borrower: Individual(s) included on the deed, mortgage/deed of trust, and promissory note for a property in conjunction with another individual(s) and is liable for repayment of debt secured by the mortgage/deed of trust.

Co-owner: Individual(s) included on the deed and/or mortgage/deed of trust for a property in conjunction with another individual(s).



NON-OCCUPYING CO-SIGNERS

Co-signer: Individual(s) that is included on the promissory note and is liable for repayment of debt for real estate but is not on the deed and/or mortgage deed of trust for the property.



HSP DON'TS



CASH BACK AT CLOSING

Cash back at closing is prohibited.

If the draft Closing Disclosure reveals the homebuyer will receive cash back at closing:

- Apply the amount the homebuyer would receive at closing as a principal reduction;
- OR -
- Reduce the HSP grant amount by the amount the homebuyer would receive back at closing.



PAYMENT OF NON-HOUSING-RELATED COSTS

- Payment of non-housing related costs as part of the home purchase is prohibited.

Examples include debt collections, credit cards, auto loans, etc.



HSP DON'TS, continued



REFINANCE OF EXISTING MORTGAGE

The HSP is for new purchase transactions only.



LOAN CLOSING

Do not close the mortgage loan until after FHLBank has approved the Reservation Request.

- Doing so is in violation of FHLBank policy (the Affordable Housing Implementation Plan).
- Doing so puts the member at risk of not being reimbursed for the grant amount should FHLBank determine the household to be over income or otherwise ineligible.



TRANSFER THE RESERVATION TO A DIFFERENT HOMEBUYER OR PROPERTY

Reservations cannot be transferred to a different homebuyer or property. Submit a new reservation.



HSP DON'TS, continued



CASH BACK AT CLOSING

Cash back at closing is prohibited.

If the draft Closing Disclosure reveals the homebuyer will receive cash back at closing:

- Apply the amount the homebuyer would receive at closing as a principal reduction;
- OR -
- Reduce the HSP grant amount by the amount the homebuyer would receive at closing.



PROCESSING FEES

- Processing fees cannot be charged by any entity for providing the HSP subsidy.
- Members or other entities may charge loan processing fees.



DOCUMENTATION REQUIREMENTS

CLOSING DISCLOSURE

- Submit the final, **signed** Closing Disclosure;
- Mortgage term must be between 5 and 40 years;
- HSP grant should be labeled “HSP Grant” on Closing Disclosure. Do not label as “FHLBank Grant,” “second mortgage” or “gift funds.”
- Loan terms and loan information sections on Closing Disclosure must be filled out in their entirety.



DOCUMENTATION REQUIREMENTS, CONT.

DOCUMENTING REPAIRS HELD IN ESCROW

- Funds held in escrow for repairs must be shown on Closing Disclosure;
- Provide an estimate from the contractor and/or vendor that includes a detailed list of the repairs;
- The estimate must include the property address;
- Any escrow funds remaining after repairs are paid must be applied as a principal reduction or held in escrow for future mortgage payments;
- Member should obtain and review repair estimates to verify the repairs are eligible prior to loan closing.



DOCUMENTATION REQUIREMENTS

DOCUMENTING REPAIRS LISTED ON THE CLOSING DISCLOSURE

- The vendor, repair description and cost of the repair listed on the signed Closing Disclosure;
- Copies of **paid** invoice(s) and/or receipt(s) with repair description and cost of repair on invoice(s) and/or receipt(s) ;
- Invoice(s) or receipt(s) must match the vendor, amount, and repair description (if included) on the Closing Disclosure;
- Cash register receipts, online shopping carts, home inspection reports, appraisal requirements, etc. are not acceptable documentation of repairs.
- Member should obtain and review repair estimates to verify the repairs are eligible prior to loan closing.

Invoices or Closing Disclosures altered by the member and/or homebuyer will not be accepted.



PREPARING A RESERVATION REQUEST

RESOURCES

- 2021 HSP User Guide;
- AHP/HSP Income Calculation Guide;
- 2021 HSP Eligibility Questionnaire;
- 2021 Income Calculation Workbook;
- Training video available online;
- hsp@fhlbtopeka.com

DOCUMENTATION REQUIREMENTS

- Income Documentation;
- Completed Income Calculation Workbook;
- Appraisal (if required)

All resources can be found on the HSP website at www.fhlbtopeka.com/hsp.



SUBMITTING A RESERVATION REQUEST

Do not submit a Reservation Request until all required documentation is prepared, compiled and uploaded.

TIMING IS EVERYTHING

- ✓ Allow 15 calendar days to obtain Reservation approval, so schedule loan closings accordingly.
- ✓ Submit the Reservation Request as soon as the purchase property address has been obtained and all other documentation requirements have been fulfilled.
- ✓ Reservation Requests are reviewed in the order of receipt – **no exceptions**
- ✓ To expedite review, submit documentation and complete the Income Calculation Workbook and information in HSP Online according to instruction materials available online.

The highest volume of Reservation Request submissions is at the beginning of the month when the member limit is increased.



SUBMITTING A RESERVATION REQUEST

UNDERSTAND YOUR RESERVATION REQUEST STATUS

Reservation Request Pending

- Funds are reserved for **one day** once a Reservation has been initiated (status of “Reservation Request Pending”).
- View the Grant Expiration Date on your HSP Online Dashboard.
- HSP Online sends an email reminder one day prior to the Reservation Expiration.
- HSP Online sends an email reminder one day prior to the Reservation Expiration.

Reservation Number	Disbursement Number	Homeowner Last Name	Homeowner First, Middle Name	Member Contact	Date Reservation Submitted	Current Status	Subsidy Reserved	Grant Expiration	Withdrawal Requested	Subsidy Disbursed	Disbursement Date
<input type="text" value="Search"/>	<input type="text" value="Search"/>	<input type="text" value="Search"/>	<input type="text" value="Search"/>	<input type="text" value="Search"/>							
20130	N/A	Brown	Tom	FirstName_6345 LastName_6345	Feb 10, 2020 08:59:36 AM	Reservation Request Submitted	\$ 2,500.00	Feb 11, 2020	N	\$ 0.00	
20120	N/A	Glenn	Riley, L	FirstName_6365 LastName_6365	Jan 14, 2020 03:57:30 PM	Expired	\$ 5,000.00	Jan 21, 2020	N	\$ 0.00	
20125	N/A	Pitt	Bernard	FirstName_6365 LastName_6365	Jan 16, 2020 11:05:18 AM	Expired	\$ 3,000.00	Jan 28, 2020	N	\$ 0.00	
20129	N/A	Smith	MaKenzie	FirstName_6345 LastName_6345		Reservation Request Pending	\$ 5,000.00	Feb 11, 2020	N	\$ 0.00	
20119	21078	Thorton	Joe, B	FirstName_6365 LastName_6365	Jan 14, 2020 03:55:05 PM	Disbursement Request Approved	\$ 2,000.00	Jan 21, 2020	N	\$ 2,000.00	Jan 16, 2020

Reservation initiated on Feb 10.
Must be submitted by Feb 11 or
Reservation will expire. Status will
change from Pending to
Submitted once submitted



SUBMITTING A RESERVATION REQUEST

UNDERSTAND YOUR RESERVATION REQUEST STATUS

Reservation Request Submitted

- Once a Reservation Request is submitted (status of “Reservation Request Submitted”), all contacts selected on the Additional Contact screen will receive a confirmation email.
- The Reservation cannot be edited by the member once it has been submitted.
- FHLBank will begin review (status of “Reservation Request Under Review”).

Reservation Request Submitted to HSP Staff

Once Submitted the Reservation will not Expire.

Reservation Number	Disbursement Number	Homeowner Last Name	Homeowner First, Middle Name	Member Contact	Date Reservation Submitted	Current Status	Subsidy Reserved	Grant Expiration	Withdrawal Requested	Subsidy Disbursed	Disbursement Date
<input type="text" value="Search"/>	<input type="text" value="Search"/>	<input type="text" value="Search"/>	<input type="text" value="Search"/>	<input type="text" value="Search"/>							
20130	N/A	Brown	Tom	FirstName_6345 LastName_6345	Feb 10, 2020 08:59:36 AM	Reservation Request Submitted	\$ 2,500.00	Feb 11, 2020	N	\$ 0.00	

Reservation Number	Disbursement Number	Homeowner Last Name	Homeowner First, Middle Name	Member Contact	Date Reservation Submitted	Current Status	Subsidy Reserved	Grant Expiration	Withdrawal Requested	Subsidy Disbursed	Disbursement Date
<input type="text" value="Search"/>	<input type="text" value="Search"/>	<input type="text" value="Search"/>	<input type="text" value="Search"/>	<input type="text" value="Search"/>							
20130	N/A	Brown	Tom	FirstName_6345 LastName_6345	Feb 10, 2020 08:59:36 AM	Reservation Request Under Review	\$ 2,500.00	Feb 11, 2020	N	\$ 0.00	

Once Submitted the Reservation will not Expire.



SUBMITTING A RESERVATION REQUEST

UNDERSTAND YOUR RESERVATION REQUEST STATUS

Reservation Request Eligible

- Loan may close once Reservation is approved (status of “Reservation Request Eligible”).
- Must submit Disbursement Request within **90 days** of Reservation approval.
- View the Grant Expiration date on your HSP Online Dashboard.
- HSP Online sends an email reminder 30 days prior to the Reservation expiration.

Reservation Number	Disbursement Number	Homeowner Last Name	Homeowner First, Middle Name	Member Contact	Date Reservation Submitted	Current Status	Subsidy Reserved	Grant Expiration	Withdrawal Requested	Subsidy Disbursed	Disbursement Date
<input type="text" value="20129"/>	<input type="text" value="Search"/>	<input type="text" value="Search"/>	<input type="text" value="Search"/>	<input type="text" value="Search"/>							
20129	N/A	Smith	MaKenzie	FirstName_6345 LastName_6345	Feb 10, 2020 03:54:37 PM	Reservation Request Eligible	\$ 5,000.00	May 11, 2020	N	\$ 0.00	

Reservation Approved Feb 10, 2020. Approved Reservation will Expire after 90 days. You must submit the Disbursement Request.



PREPARING A DISBURSEMENT REQUEST

RESOURCES

- 2021 HSP User Guide;
- 2021 HSP Closing Checklist for Members;
- Sample Real Estate Retention Agreement;
- Training video available online;
- hsp@fhlbtopeka.com

DOCUMENTATION REQUIREMENTS

- Final, signed Closing Disclosure;
- Signed Homebuyer Education Certificate;
- Recorded Real Estate Retention Agreement;
- Repair documentation (if applicable);
- Final documentation for other grants, forgivable loans and/or 2nd mortgages (if applicable)

All resources can be found on the HSP website at www.fhlbtopeka.com/hsp.



SUBMITTING A DISBURSEMENT REQUEST

Do not submit a Disbursement Request until all required documentation is prepared, compiled and uploaded.

DON'T FORGET

- Disbursement Request must be submitted to FHLBank within 90 days of Reservation approval (status of “Reservation Request Eligible”);
- Property address must match property address submitted at Reservation;
- Ensure any names listed on Closing Disclosure or Real Estate Retention Agreement are also listed on Income Calculation Workbook submitted at application;

All resources can be found on the HSP website at www.fhlbtopeka.com/hsp.



SUBMITTING A RESERVATION REQUEST

UNDERSTAND YOUR DISBURSEMENT REQUEST STATUS

Disbursement Request Pending

- Status of “Disbursement Request Pending” means that Disbursement request has been initiated but not submitted. Reservation remains subject to 90-day expiration.
- Expiration reminder emails will be sent 30 days prior to the Reservation expiration.
- View the Grant Expiration date on your HSP Online Dashboard.
- To access the Disbursement Request, select the Disbursement number on your Dashboard, not the Reservation number.

Reservation Number	Disbursement Number	Homeowner Last Name	Homeowner First, Middle Name	Member Contact	Date Reservation Submitted	Current Status	Subsidy Reserved	Grant Expiration	Withdrawal Requested	Subsidy Disbursed	Disbursement Date
<input type="text" value="Search"/>	<input type="text" value="Search"/>	<input type="text" value="Search"/>	<input type="text" value="Search"/>	<input type="text" value="Search"/>							
20119	21078	Thorton	Joe, B	FirstName_6365 LastName_6365	Jan 14, 2020 03:55:05 PM	Disbursement Request Approved	\$ 5,000.00	Jan 21, 2020	N		
20129	21100	Smith	MaKenzie	FirstName_6345 LastName_6345	Feb 10, 2020 03:54:37 PM	Disbursement Request Pending	\$ 5,000.00	May 11, 2020	N	\$ 0.00	
20130	21101	Brown	Tom	FirstName_6345 LastName_6345	Feb 10, 2020 08:59:36 AM	Disbursement Request Submitted	\$ 2,500.00	Feb 18, 2020	N	\$ 0.00	

Status is still Pending.
Reservation will Expire on
May 11, 2020.



SUBMITTING A RESERVATION REQUEST

UNDERSTAND YOUR DISBURSEMENT REQUEST STATUS

Disbursement Request Submitted

- Once a Disbursement Request is submitted (status of “Disbursement Request Submitted”), all contacts selected on the Additional Contact screen will receive a confirmation email.
- The Disbursement Request cannot be edited once it has been submitted.
- FHLBank will begin review (status of “Disbursement Request Under Review”).

Once a Disbursement Request is submitted, the Reservation is no longer subject to expiration.

Reservation Number	Disbursement Number	Homeowner Last Name	Homeowner First, Middle Name	Member Contact	Date Reservation Submitted	Current Status	Subsidy Reserved	Grant Expiration	Withdrawal Requested	Subsidy Disbursed	Disbursement Date
20129	21100	Smith	MaKenzie	FirstName_6345 LastName_6345	Feb 10, 2020 03:54:37 PM	Disbursement Request Submitted	\$ 5,000.00	May 11, 2020		\$ 0.00	

Status is Submitted. Reservation will not Expire

Reservation Number	Disbursement Number	Homeowner Last Name	Homeowner First, Middle Name	Member Contact	Date Reservation Submitted	Current Status	Subsidy Reserved	Grant Expiration	Withdrawal Requested	Subsidy Disbursed	Disbursement Date
20129	21100	Smith	MaKenzie	FirstName_6345 LastName_6345	Feb 10, 2020 03:54:37 PM	Disbursement Request Under Review	\$ 5,000.00	May 11, 2020	N	\$ 0.00	

Reservation will not Expire



KNOW YOUR HSP ONLINE DASHBOARD

- CURRENT STATUS
- GRANT EXPIRATION
- RESERVATION # VS. DISBURSEMENT #

Reservation Number	Disbursement Number	Homeowner Last Name	Homeowner First, Middle Name	Member Contact	Date Reservation Submitted	Current Status	Subsidy Reserved	Grant Expiration	Withdrawal Requested	Subsidy Disbursed	Disbursement Date
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