**Appendix A Instructions & Template**

The following are instructions for completing the Appendix A:

1. Insert Legal Name and ABA Number of Depository Institution (DI), as indicated by <DI Name & ABA Number>
2. Print Appendix A on DI’s letterhead (first page only).
3. Select applicable loan type(s).
4. Enter the site location address(s) of the Payment Documents pledged/intend to pledge as loan collateral under the BIC Program. Payment Document is defined as documents evidencing the payment obligation, usually the promissory note, loan agreement or lease agreements.

**Note**: Pursuant to the BIC Guidelines, relocation of collateral requires prior notification of at least 30 days for physical collateral and 45 days for electronic loan collateral.

1. Under “Primary Access Point of Legal Documents”:
* Select “Electronic Loan Collateral” if the site is the primary location where Payment Documents can be accessed.
* Select “Original Hard Copy” if the site contains the physical wet signature/hard copy Payment Documents.
* Select “Both” if both types of loan collateral pledged can be accessed from this site.
1. Under “Certificate of Title Holders Only,” this should be completed if the address of the site holds or has custody of Certificate of Titles (Title):
* Select “Electronic” if this site has custody of the electronic version of the Title.
* Select “Original Hard Copy” if the site has custody of the physical/original version of the Title.
* Select “Both” if both types of the Titles are stored .

**Note**: If the Payment Documents and/or Titles are stored with an affiliate or third party, check the corresponding box “Affiliate or Third Party.” Generally, prior approval is required with review of servicing agreement. An executed Appx 5 Form of Agreement for Third-Party Custodian to Hold Collateral may be required; contact your institution’s Portfolio Manager for further information. The document can be found in the [OC-10 Agreements](https://www.frbdiscountwindow.org/Pages/Agreements/OC10_Agreements) page.

1. Authorized individual(s) on the OC-10 Authorization List on file must sign the letter.
2. Email Appendix A to sf.crmcco@sf.frb.org and/or your institution’s Portfolio Manager.

For any questions/clarifications, please contact Credit Risk Management at 1-866-974-7475, Option 3 or sf.crmcco@sf.frb.org.

**Appendix A**

This Appendix A is subject to terms of the Letters of Agreement for Operating Circular 10 (as amended from time to time) and executed by

<*DI Name & ABA Number*>

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | **FRB Loan Category[[1]](#footnote-1)** | **FFIEC Call Report Codes** | **NCUA Call Report Codes** | **FBO Call Report Codes** |
|[ ]  Agricultural Loans (705): | 3. | 1.g. & 2.g. | 8.[[2]](#footnote-2) |
|[ ]  Agricultural Loans secured by farmland (780): | 1.b. | 1.b. & 2.b., 11 | 1.b. |
|[ ]  Commercial Leases (710): | 10.b. | NA | 9.a.2 |
|[ ]  Commercial Loans (710): | 2., 2.a.(1), 2.a.(2), 2.a., 2.b., 4., 4.a., 9., 9.a, 9.b, 9.b(1), 9.b(2) | 1.h., 1.i., 1.j., 2.h., 2.j., 2.i., 13 | 2.a.(1), 2.a.(2), 2.b., 3., 4.a., 7., 8.2 |
|[ ]  Commercial Real Estate Loans (780): | 1.e.(2) | 1.e. & 2.e., 11, 12 | 1.e. |
|[ ]  Construction Loans (790): | 1.a.(1), 1.a.(2) | 1.a. & 2.a. | 1.a. |
|[ ]  Consumer Leases—Auto, Marine (743): | 10. & 10.a. | 7 | 9.a.2 |
|[ ]  Consumer Loans—Secured Auto, Marine (741): | 6.b. (secured), 6.c., 6.d. | 5, 6, 8 | 8.2 |
|[ ]  Consumer Loans—Unsecured (740): | 6.b. & 6.d. | 4 | 8.2 |
|[ ]  Credit Card Receivables (842): | 6.a | 1 | NA |
|[ ]  Credit Card Receivables-Subprime (845): | 6.a | 1 | NA |
|[ ]  Home Equity Loans or Lines (760): | 1.c.(1) & 1.c.(2)(b) | 10[[3]](#footnote-3) | 1.c.(1), 1.c.(2)2 |
|[ ]  Mortgage 1-4 Family Loans (750): | 1.c.(2)(a) | 9[[4]](#footnote-4) | 1.c.(2) |
|[ ]  Multifamily 5+ Mortgage Loans (780): | 1.d. | 1.c.& 2.c. | 1.d. |
|[ ]  Municipalities Loans (550): | 8. | NA | 8.2 |
|[ ]  Owner Occupied CRE (780): | 1.e.(1) | 1.d. & 2.d | 1.e.(1) |
|[ ]  Raw Land Loans (791)[[5]](#footnote-5): | 1.a.(2) | 1.a. & 2.a., 11 | 1.a. |
|[ ]  Student Loans (744): | 6.d. | 3 | NA |
|[ ]  US / US Agency Guaranteed Loans (720)[[6]](#footnote-6): | Guaranteed loan amounts |

| **Site #** | **Site Address of Payment Document and/or Certificate of Title Holder** | **Primary Access Point of Payment Documents** | **Certificate of Title Holder Only – Select Below**  | **Affiliate and/or Third Party?** |
| --- | --- | --- | --- | --- |
| **1** | **ABC Bank (EFG Third Party Storage Provider) 123 ABC Street, Anytown, Any State 12345** | Choose an item. | Choose an item. |[x]
| **2** | **Certificate of Title Holder Company****123 Title holder street****Anytown, Any State, 12345** | Choose an item. | Choose an item. | [ ]  |
|  |  | Choose an item. | Choose an item. |[ ]

<*Name of DI*> By signing below I/we are in agreement with the above conditions.

|  |  |  |  |
| --- | --- | --- | --- |
|  |  |  |  |
| Name\* | Title | Signature | Date |
|  |  |  |  |
| Name | Title | Signature | Date |

\* Two signers are required if two individuals have been designated to conduct transactions per your executed Authorizing Resolutions for Borrowers.

1. For Reserve Bank pledging purposes, loans should be classified and coded according to the Report of Condition and Income (“call report”) definitions. Refer to the Federal Reserve Collateral Guidelines for additional information or contact the Federal Reserve Bank of San Francisco (FRBSF) at (866) 974-7475, option 1 if you have any questions. [↑](#footnote-ref-1)
2. Refer to Collateral Guidelines for additional details to parse loans into the correct category codes and/or contact FRBSF for instructions. [↑](#footnote-ref-2)
3. Exclude non-residential real estate and exclude residential >5 unit mortgage loans (NCUA call report only). [↑](#footnote-ref-3)
4. Exclude open ended, exclude non-residential real estate, and exclude residential >5 unit mortgage loans (NCUA call report only). [↑](#footnote-ref-4)
5. For FFIEC, NCUA, and FBO, raw land loans fall under the construction loan category. For FRB pledge purposes, raw land loans are secured by land that has not been improved upon, e.g. no plumbing, sewage, electricity, etc. [↑](#footnote-ref-5)
6. Only the guaranteed portion of the US Agency Guaranteed loans will receive the guaranteed margin. The remaining non-guaranteed portion may be pledged under the respective loan category, depending on the agency, and the regular loan margin will be applied. [↑](#footnote-ref-6)