

WISH and IDEA Program documents will only be accepted if they are successfully uploaded to a workspace on the Bank's new secure portal. Before you can upload any documents, the Bank must create a workspace on the portal for your application or reservation of funds, and portal users for that workspace must be designated and authenticated. Use the [Secure Portal Workspace Set-up Request](#) form to request a workspace for each WISH or IDEA application or reservation.

When uploading documents to folders in a workspace, please note:

- Do not include personal identifying information on any documents. Please redact the first five digits of social security numbers or financial account numbers and the complete driver's license number or other identifying information. Do not include any medical records or information.
- Documents must be uploaded to the appropriate subfolder. Do not rename, move, or delete folders.
- Signed documents should be electronically scanned and uploaded as an Adobe Acrobat portable document file (PDF).
- Upload only a single file to each folder. Combine multiple documents into one PDF file as needed.
- Re-uploading files into folders will overwrite previously uploaded documents.
- If a document is rejected by the Bank, you will receive instructions for resubmission.

Application Workspaces

Once a workspace has been created for your WISH or IDEA application and portal users have been designated and authenticated, you may begin uploading documents to the workspace.

1. An application workspace will contain two folders:

- Application
- Direct Subsidy Agreement

Upload documents in **PDF format** to the appropriate folder. Combine multiple documents into one PDF file as needed.

2. Notify the Bank via email when your documents have been uploaded.
3. You will be notified by email that the Bank has received your documents.

Reservation Workspaces

After a workspace has been created for a WISH or IDEA reservation and portal users have been designated and authenticated, you must ask the Bank to create a folder for each individual homebuyer within the reservation workspace.

Disbursement Requests:

1. When a homebuyer closes escrow and you are ready to request a disbursement, ask the Bank to create a homebuyer folder within the reservation workspace by sending an email to wish-ideaportal@fhlbsf.com with the following information:
 - Program (WISH or IDEA)
 - Reservation Year
 - Homebuyer's Full Name
 - Loan Closing Date
2. You will be notified by email when the Bank has created a folder for the homebuyer.
3. The homebuyer's folder will contain subfolders corresponding to the documents required for disbursement. Upload documents in **PDF format** to the appropriate subfolder. Upload only a single file to each folder (combine multiple documents into one PDF file as needed).
 - Certification and Disbursement Request and Attachment
 - Program Enrollment Form
 - AHP Household Income Qualification Workbook
 - Signed Closing Disclosure
 - Homebuyer Counseling Certificate
 - Income Documents
 - Retention Mechanism (*include Promissory Note, Deed of Trust, and Rider to the Deed of Trust*)
4. Notify the Bank when you have finished uploading all required documents by sending an email to: wish-ideaportal@fhlbsf.com
5. You will be notified by email that the Bank has received your documents.

Repayments/Assumptions:

1. In the event that a WISH- or IDEA-assisted home is resold or refinanced, notify the Bank by sending an email to wish-ideaportal@fhlbsf.com with the following information:
 - Program (WISH or IDEA)
 - Reservation Year
 - Homebuyer's Full Name
 - Transaction type (Resale or Refinance with Subsidy Repayment, or Refinance with Subordination)
2. The Bank will notify you via email when a new subfolder, identified by transaction type, has been created within the homebuyer's folder.
3. Upload the resale or refinance notice workbook, in PDF format, to the new subfolder.
4. You will be notified by email that the Bank has received your documents.

For questions, please email wish-ideaportal@fhlbsf.com or call 415-616-2542