FHLBANK DALLAS

Member driven.
Community focused.

Pathway Fund

2026 Guidelines and Application

FHLBANK DALLAS

Pathway Fund Questions and Answers

Q. **What type of organizations can apply?**

A. Organizations such as non-profit, governmental, or tribal entities located in Arkansas, Louisiana, Mississippi, New Mexico or Texas with current initiatives that help address or prevent heirs' property related issues can apply for the Pathway Fund through an FHLB Dallas member institution.

Q. **We are not currently involved in addressing or preventing heirs' property issues. Can we apply?**

A. No. You can apply once you have some experience in the remediation or prevention of heirs' property issues.

Q. **How is the Pathway Fund grant amount determined?**

A. Requests for a Pathway Fund award may range up to $150,000 per organization depending on the use of the award, projected outcomes, and experience in the remediation of heirs' property related issues. Requests may range up to $25,000 for those organizations that have not remediated heirs' property issues but have provided preventative education and awareness regarding heirs' property related issues. The actual award in either case will depend on the use of the award, related experience and projected outcomes. The actual amount of the award will be at the sole discretion of the Bank.

Q. **Can my organization receive both a $150,000 and $25,000 award?**

A. Yes. Organizations may receive up to $175,000 if providing both remediation and prevention services

Q. **How do we submit our application for a Pathway Fund Award?**

A. An individual from the member institution must email the application and supporting documentation as a PDF attachment to heirs@fhlb.com. Files sent as a link to an external site (e.g. Dropbox, ShareFile, Google Drive, etc.) will not be accepted. The deadline to apply is August 21, 2026.

Q. **Will you allow electronic signatures for the application?**

A. Yes, an electronic signature, using software such as DocuSign or AdobeSign, will be permitted. The member signer must be listed on the signature card with Advances or AHP authority.

Q. **What is the selection process for awarding Pathway Fund grant funds?**

A. Applications are reviewed in the order received until funds are exhausted at the end of the application round.

Q. **Can a member support more than one organization?**

A. Yes. Members can support multiple organizations; however, an application for each organization is required.

Pathway Fund Program Guidelines

Overview

- The Pathway Fund was developed by the Federal Home Loan Bank of Dallas (Bank) to provide funding to organizations involved with the prevention or remediation of heirs' property related issues, such as nonprofits, governmental, or tribal entities currently involved in initiatives that help prevent or address heirs' property related issues within the District. The program is offered through eligible Bank member institutions to eligible organizations.

- Heirs' property typically refers to property passed to family members without a will or a recorded deed. Each successive generation brings the possibility of additional heirs, each with an interest in the property.

- Requests for a Pathway Fund award may range up to $175,000 per CBO depending on the use of the award, projected outcomes, and experience in addressing heirs' property related issues. The actual grant award will be at the sole discretion of the Bank.

- The Bank will accept applications each year during a defined period. Applications for a Pathway Fund award must be submitted by FHLB Dallas members. Applications will be reviewed in the order received until funds are exhausted at the end of the application round.

- **The 2026 member cap is $700,000.**

Program Requirements

- The applicant must be a member of the Bank.
- The co-applicant must be an organization **located within the Bank's five-state District of Arkansas, Louisiana, Mississippi, New Mexico or Texas.**
- The organization must be currently participating in initiatives that help prevent or address heirs' property related issues.
- In the event that the Bank determines that a member be designated as a "restricted member" (as described in the Bank's Member Products and Credit Policy), then such member shall not be eligible to apply for the Pathway Fund.
- For those organizations that have remediated heirs' property related issues, the member may request up to $150,000. The organization must submit documentation of recent heirs' property remediation. The documentation should include years of remediation experience, related staff and their experience in property remediation. The documentation should also include the number of properties for which the organization has cleared titles in the past two years (per year). The organization must quantify the remediation impact to be accomplished with the grant funds. The funds must be expended within a year.

- For those organizations that have provided preventative education and awareness regarding heirs' property related issues, the member may request up to $25,000. The organization must submit evidence of curriculum or documents used to provide education regarding these issues. The documentation should also include years of heirs' property education experience, related staff, and their experience in this area. The organization must provide documentation on the number of individuals who have completed training on property financial literacy in the past two years (per year). If applicable, the documentation should also include the number of individuals who have executed a will or a similar deed document within the past two years (per year). In addition, they must quantify the impact to be accomplished with the grant funds. The funds must be expended within a year.

- For those organizations that have provided both preventative education, awareness regarding heirs' property-related issues, and have remediated heirs' property-related issues, the member may request up to $175,000.

Application Process

The Bank will accept applications from August 3, 2026 through August 21, 2026. Applications received after August 21, 2026 will not be considered.

- The fully executed application with supporting information should be submitted to the Bank's Community Investment Department. All applicable documents should reflect the organization's legal name on its letterhead.
- Must provide organizational documents such as a copy of the IRS determination letter for tax exempt or tribal entities or a copy of the government authorization for governmental entities.
- Must provide documentation of the past two years of heirs' property remediation or prevention activities.
- Must provide documentation of related staff. It can either be organizational staff or access to external staff on a Pro-bono basis.
- Must be able to quantify the impact to be accomplished with the grant funds.

Future Reporting Requirements

A report will be required from each participating organization one-year post-disbursement of funds. It is expected that all awarded funds will be expended in a one-year time frame. The required report will be provided to those that are awarded funds. If the organization is applying for future funds prior to the report date, they will be required to complete the report along with the application. Eligibility for awards in future years will depend on past performance.

Completed application(s) and supporting documentation should be **emailed** to **heirs@fhlb.com.**
For additional information, please contact the Bank's Community Investment Department at 800.362.2944, or visit the Bank's website at fhlb.com.

Pathway Fund Application

Member Institution

Name: _____ FHFA ID #: _____

Street Address/P.O. #: _____

City: _____ State: _____ ZIP: _____

Contact Person: _____ Title: _____

Phone: (_____) _____ Email: _____

Organization (Co-Applicant)

Name: _____

Street Address/P.O. #: _____

City: _____ State: _____ ZIP: _____

Congressional District: _____

Contact Person: _____ Title: _____

Phone: (_____) _____ Email: _____

Grant Amount Requested: $ _____

Use of Grant Funds - Check one or more

A. Remediation - Clearing Titles ☐

B. Education/Awareness - Executing Wills/Deeds ☐

C. Education/Awareness - Property Financial Literacy ☐

Please prepare the submission as a single PDF file with supporting documentation provided in the following order:

1. ☐ The fully executed application with supporting information.
2. ☐ Copy of the organizational documents such as IRS determination letter or government authorization
3. ☐ Organization performance history narrative. In addition, include documentation of the past two years' experience in heirs' property remediation, education or both. (I.e. Documentation of cleared titles, executed wills/deeds, property financial literacy attendance where applicable.)
4. ☐ Samples of blank wills/deeds and curriculum documents, if applicable.
5. ☐ Staff experience in heirs' property remediation or education. This would include both organizational staff as well as access to external staff on a pro bono basis.
6. ☐ Narrative of how you intend to accomplish the projected impact due to the grant.

All items must be submitted by the member for acceptance of the application. Applications received from the organization will not be accepted.

Organization Performance History/Staff

Based on the performance history and the related staff, describe how you intend to meet your new goals with the use of the grant. Include the description as an attachment.

Size of paid staff/pro bono: _____ Pro bono: _____

Staff Area served: _____

Pathway Fund

The Bank will use the information in this form to document the past, current and future remediation or education efforts. It will quantify the impact and outcomes of both past and future initiatives.

Description	2025	2026 Actual-to-date	2026 Total Projected	2027 Total Projected	Impact Due to Award
Number of Properties with Titles Cleared					0
Number of Individuals who executed a Will or similar document.					0
Number of Individuals who completed training on Property Financial Literacy					0

Notes:

2027 Total Projected - this number should assume that you have received the requested award.

Impact Due to Award - This should be the number that are able to be served due to the award. It may be more or less than the difference between 2027 total projected and 2026 total projected.

Decrease: If there are any decreases year over year, please explain the circumstances behind the decrease in the section below.

Explanation, if needed:

Certification

The undersigned member institution hereby applies for a grant, pursuant to and subject to the terms of the previously executed Advances, Specific Collateral Pledge and Security Agreement (as such agreement may be amended, restated, or otherwise modified and the Member Products and Credit Policy of the Bank in effect at the time of disbursement.

The member institution and the community-based organization certify that any grant which will not be, or ceases to be, used for the purpose approved by the Bank will be recaptured and the unused or improperly used grant will be returned to the Bank.

The organization agrees to deliver to the Bank all reports, certifications and supporting documents as the Bank may request.

By signing below the member institution and the organization each certifies to the best of their knowledge the information in this application is true and correct and has met all the above criteria for the Pathway Fund.

(Authorized Signature of Member Institution*)	Print Name	(Date)

(Signature of Organization)	Print Name	(Date)

*Applications must be signed by a member contact authorized by the Bank with AHP or Advances authority.

Applications received after the last day of the submission window will not be considered.

Please email the application and supporting documentation as a PDF attachment to heirs@fhlb.com Files sent as a link to an external site (e.g. Dropbox, ShareFile, Google Drive, etc.) will not be accepted.

For more information or to confirm receipt of the application, please contact the Community Investment Department at 800.362.2944 or email at heirs@fhlb.com.

Federal Home Loan Bank of Dallas | Community Investment Department