

April 27, 2006

Dear Sir or Madam I am writing in support of the proposed rule change to the Federal Home Loan Bank Affordable Housing Program. I am a Corporate board Member of BB&T and support affordable housing projects in West Virginia. The proposed changes would be a real help in working with community groups to develop housing. specifically I want to support:

- The use of AHP subsidy by loan pools and revolving loan funds would be permitted under the competitive application program, at the discretion of the particular FHLB.
- Restrictions of the use of AHP funds by projects located outside a Bank's district and scoring preferences for in-district projects, which the current regulation permits at the Bank's discretion, would no longer be permissible. This proposed change is in response to the expansion of interstate banking among Bank member institutions, which has resulted in many members serving markets outside a Bank's district boundaries.

Thank you for your consideration of these important changes.

Sincerely,

Nelle R. Chilton
President, Dickinson Fuel Company
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