

DRAFT CONSUMER LETTER TEMPLATE

June 30, 2006

Federal Housing Finance Board
1625 Eye Street, NW
Washington, DC 20006

Dear Board Members:

I am someone who has personally benefited from the Federal Home Loan Bank's Affordable Housing Program. I am writing to tell you my story so that you will make sure this program continues for other people like me.

I have multiple mental health diagnosis issues. My living conditions added to my stress. previous management at my prior resident broke our lease by entering at any time or without notice. I The intimidation I felt by management made my illness more volatile and I began to degenerate and became desperate but I had no other options of a place to live. Homeownership changed my life. With the assistance of the FHLB I have found peace and freedom and a wonderful feeling of independence. I am comfortable in my own private place now. Finally; I have affordable, descent housing in a healthy neighborhood. I hope you continue to change lives like you changed mine through more funding. There are so many people who need youe help. Thank you!

The lack of safe, decent, permanent, and affordable housing options for persons with mental illness and co-occurring disorders is a crisis in Tennessee. Through the Affordable Housing Program, I was able to find a home in my community. Please do not let these valuable programs that have helped so many needy people be placed in jeopardy.

Thank you for your consideration.

Sincerely,
Resident X

Consumer Name Here (resident's name withheld due to confidentiality)

cc: David H. Hehman, FHLBank of Cincinnati
Carol Peterson, FHLBank of Cincinnati
Jeff Reynolds, FHLBank of Cincinnati
William H. Frist, U.S. Senate (TN)
Lamar Alexander, U.S. Senate (TN)
U.S. Congressional Representatives
Marie Williams, Tennessee Department of Mental Health & Developmental Disabilities
Gregory Fisher, Tennessee Department of Mental Health & Developmental Disabilities