

May 11, 2006

As Chief Financial Officer of Legends Bank in Clarksville, TN; I would like to take this opportunity to express my concern over the pending legislation and the affects it will have on our Federal Home Loan Bank of Cincinnati. I am in full support and agreement with the Home Loan Bank's letter to the FHFB dated April 28, 2006.

As our Home Loan Bank respectfully stated, I urge the Finance Board to withdraw the proposed rule given that the FHLBank System has sufficient and adequate regulations to address the Finance Board's stated concerns.

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