

No.: 95-75

Date: December 13, 1995

FEDERAL HOUSING FINANCE BOARD

Affordable Housing Program Funding - Second Round 1995

WHEREAS, Subsection 10(j) of the Federal Home Loan Bank Act (12 U.S.C. § 1430(j)) requires that each Federal Home Loan Bank (FHLBank) establish an Affordable Housing Program (AHP);

WHEREAS, the Federal Housing Finance Board (Housing Finance Board) has adopted regulations for the operation of the AHP by the FHLBanks codified at 12 C.F.R. Part 960; and

WHEREAS, the FHLBanks of Boston, New York, Cincinnati, Chicago, Des Moines, Dallas, Topeka, San Francisco, and Seattle have evaluated applications for AHP funds received from FHLBank System member institutions in accordance with the AHP regulations, and have forwarded to the Housing Finance Board the respective FHLBanks' recommendations for funding of the proposals and the alternate proposals described in the applications;

NOW, THEREFORE, IT IS RESOLVED, that based on the factors set forth above and the authority provided in 12 C.F.R. § 960.5(f)(3), the AHP funding proposals and AHP alternate funding proposals for the FHLBanks of Boston, New York, Cincinnati, Chicago, Des Moines, Dallas, Topeka, San Francisco, and Seattle respectively identified in Attachments A through I to this resolution, are approved subject to the condition that: (i) all of the information requested by the Office of Housing Finance in the process of reviewing the applications has been submitted to the Housing Finance Board; (ii) all of the requirements set forth in Attachment J to this resolution are satisfied; and (iii) the FHLBank determines at the time that AHP funds are being drawn down that the proposals continue to qualify for AHP funding in accordance with the regulations and policies of the Housing Finance Board.

By the Board of Directors of the
Federal Housing Finance Board



B&e A. Morrison
Chairman

AFFORDABLE HOUSING PROGRAM PROJECTS--SECOND ROUND 1995

----- DISTRICT OF MEMBER=BOSTON -----

| Category | Project City | Project State | Lead Lender | Lender City | Lender State | Total Subsidy (thous.) | |
|----------|---------------|---------------|-------------------------------------|-----------------------------------|--------------|------------------------|-------|
| APPROVED | New Haven | CT | First Federal Bank, A FSB | Waterbury | CT | 300 | |
| | Hartford | CT | Mechanics Savings Bank | Hartford | CT | 110 | |
| | Manchester | CT | Savings Bank of Manchester | Manchester | CT | 100 | |
| | Three Cities | CT | Shawmut Bank Connecticut, N.A. | Hartford | CT | 168 | |
| | Hartford | CT | Shawmut Bank Connecticut, N.A. | Hartford | CT | 120 | |
| | Newton | MA | Auburndale Co-operative Bank | Newton | MA | 148 | |
| | Woburn | MA | BayBank | Burlington | MA | 102 | |
| | Pittsfield | MA | Berkshire County Savings Bank | Pittsfield | MA | 32 | |
| | Boston | MA | Boston Private Bank & Trust Company | Boston | MA | 200 | |
| | Edgartown | MA | Compass Bank for Savings | New Bedford | MA | 60 | |
| | Lynn | MA | Equitable Co-operative Bank | Lynn | MA | 8 | |
| | Amherst | MA | Florence Savings Bank | Florence | MA | 22 | |
| | South Boston | MA | Mount Washington Co-operative Bank | South Boston | MA | 60 | |
| | Cape Cod | MA | Plymouth Savings Bank | Wareham | MA | 54 | |
| | Holyoke | MA | Shawmut Bank, N.A. | Boston | MA | 200 | |
| | Lawrence | MA | Shawmut Bank, N.A. | Boston | MA | 152 | |
| | Springfield | MA | United Co-operative Bank | West Springfield | MA | 85 | |
| | Springfield | MA | United Co-operative Bank | West Springfield | MA | 75 | |
| | Boston | MA | Wainwright Bank & Trust Company | Boston | MA | 50 | |
| | Boston | MA | Wainwright Bank & Trust Company | Boston | MA | 240 | |
| | Winthrop | ME | Bethel Savings Bank, FSB | Bethel | ME | 300 | |
| | Readfield | ME | Gardiner Savings Institution, FSB | Gardiner | ME | 225 | |
| | Four Counties | ME | Norway Savings Bank | Norway | ME | 50 | |
| | Manchester | NH | Bank of New Hampshire | Manchester | NH | 83 | |
| | North Walpole | NH | CFX Bank | Keene | NH | 32 | |
| | Statewide | NH | Concord Savings Bank | Concord | NH | 120 | |
| | Dover | NH | First NH Bank | Manchester | NH | 152 | |
| | Concord | NH | Shawmut Bank NH | Manchester | NH | 120 | |
| | Westerly | RI | Citizens Savings Bank | Providence | RI | 200 | |
| | Burlington | VT | Howard Bank, N.A. | Burlington | VT | 60 | |
| | | | | | | ----- | 3,627 |
| | ALTERNATE | Danbury | CT | Union Savings Bank of Danbury * | Danbury | CT | 172 |
| | | Roxbury | MA | Greater Boston Bank, A Co-op Bank | Boston | MA | 275 |
| | | Dorchester | MA | PNC Bank, New England | Boston | MA | 90 |
| | | Roxbury | MA | PNC Bank, New England | Boston | MA | 250 |
| | | | | | | ----- | 787 |

* Multi-member Project

ATTACHMENT A

AFFORDABLE HOUSING PROGRAM PROJECTS--SECOND ROUND 1995

----- DISTRICT OF MEMBER=NEW YORK -----

| Category | Project City | Project State | Lead Lender | Lender City | Lender State | Total Subsidy (thous.) | |
|-----------------|------------------|---------------|-----------------------------------|------------------|--------------|------------------------|-------|
| APPROVED | Newton | NJ | First Dewitt Bank | West Caldwell | NJ | 100 | |
| | West Windsor | NJ | First Washington State Bank | Windsor | NJ | 90 | |
| | Camden | NJ | Inter-Boro S&LA | Cherry Hill | NJ | 40 | |
| | Camden | NJ | Inter-Boro S&LA | Cherry Hill | NJ | 220 | |
| | Mount Holly | NJ | Inter-Boro S&LA | Cherry Hill | NJ | 78 | |
| | Orange | NJ | Investors SB | Millburn | NJ | 250 | |
| | Camden | NJ | Premium Federal SB | Gibbsboro | NJ | 150 | |
| | Camden | NJ | Premium Federal SB | Gibbsboro | NJ | 460 | |
| | Vineland | NJ | Sun National Bank | Vineland | NJ | 250 | |
| | Trenton | NJ | Trenton Savings Bank | Lawrenceville | NJ | 109 | |
| | Elmira | NY | Elmira S&LA | Elmira | NY | 5 | |
| | Corning | NY | Elmira S&LA | Elmira | NY | 5 | |
| | Buffalo | NY | First FSLA of Rochester | Rochester | NY | 133 | |
| | Genesee County | NY | First FSLA of Rochester | Rochester | NY | 320 | |
| | Rochester | NY | First FSLA of Rochester | Rochester | NY | 226 | |
| | Goshen | NY | First Fed. Savings of Middletown | Middletown | NY | 600 | |
| | Mayville | NY | Lake Shore S&LA | Dunkirk | NY | 250 | |
| | Buffalo | NY | Manufacturers & Traders Trust Co. | Buffalo | NY | 420 | |
| | Endicott | NY | NBT Bank, NA | Norwich | NY | 180 | |
| | Wappingers Falls | NY | Poughkeepsie SB, FSB | Poughkeepsie | NY | 120 | |
| | Rochester | NY | Rochester Community Savings Bank | Rochester | NY | 234 | |
| | Yonkers | NY | Yonkers S&LA | Yonkers | NY | 280 | |
| | | | | | | ----- | 4,520 |
| | ALTERNATE | Paterson | NJ | Columbia SB, SLA | Fair Lawn | NJ | 100 |
| | | Red Bank | NJ | Premium FSB | Gibbsboro | NJ | 496 |
| Monticello | | NY | Pawling SB | Fishkill | NY | 75 | |
| Scattered sites | | NY | Seneca FS&LA | Baldwinsville | NY | 105 | |
| | | | | | ----- | 776 | |

* Multi-member Project

ATTACHMENT B

AFFORDABLE HOUSING PROGRAM PROJECTS--SECOND ROUND 1995

----- DISTRICT OF MEMBER=CINCINNATI -----

| Category | Project City | Project State | Lead Lender | Lender City | Lender State | Total Subsidy (thous.) | |
|-----------|----------------------|---------------|------------------------------------|---------------------------|--------------|------------------------|-------|
| APPROVED | Loveland Park | OH | Cardinal State Bank | Maineville | 65 | 15 | |
| | Russell Springs | KY | Alliance Bank FSB | Somerset | KY | 5 | |
| | Louisville | KY | Commonwealth B&T Co. * | Louisville | KY | 47 | |
| | Campton | KY | Farmers & Traders Bank | Campton | KY | 10 | |
| | Beattyville | KY | Farmers State Bank | Booneville | KY | 10 | |
| | Hopkinsville | KY | First City B&T Company | Hopkinsville | KY | 5 | |
| | Richmond/Berea | KY | First FSB of Richmond | Richmond | KY | 5 | |
| | Elizabethtown | KY | First Federal Savings Bank | Elizabethtown | KY | 83 | |
| | Millstone | KY | First Security B&T | Whitesburg | KY | 11 | |
| | Manchester | KY | First State B&T Company | Manchester | KY | 100 | |
| | Henderson | KY | Great Financial Bank, FSB | Louisville | KY | 126 | |
| | Crofton | KY | Hopkinsville FSB | Hopkinsville | KY | 5 | |
| | Lexington | KY | Lexington Federal Savings Bank | Lexington | KY | 44 | |
| | Lexington | KY | Lexington Federal Savings Bank * | Lexington | KY | 50 | |
| | Morganfield | KY | Morganfield National Bank | Morganfield | KY | 5 | |
| | Jefferson County | KY | PNC Bank, Kentucky, Inc. | Louisville | KY | 192 | |
| | Hazard | KY | Peoples B&T Co. | Hazard | KY | 15 | |
| | Rowan & Elliott Cos. | KY | Peoples Bank | Sandy Hook | KY | 88 | |
| | McCarr | KY | Pikeville National B&T Co. | Pikeville | KY | 15 | |
| | Newport | KY | The Fifth Third Bank of N KY, Inc. | Covington | KY | 10 | |
| | Shelbyville | TN | Trans Financial Bank of TN, FSB | Russellville | KY | 15 | |
| | Roane County | TN | Trans Financial Bank, N.A. | Bowling Green | KY | 30 | |
| | Bardstown | KY | Wilson & Muir B&T Co. | Bardstown | KY | 42 | |
| | Dayton | OH | Citizens Federal Bank, FSB | Dayton | OH | 18 | |
| | Dayton | OH | Citizens Federal Bank, FSB | Dayton | OH | 50 | |
| | Lancaster | OH | Fairfield FS&LA | Lancaster | OH | 5 | |
| | Cleveland | OH | First National Bank of Ohio | Akron | OH | 41 | |
| | Columbus | OH | National City Bank | Cleveland | OH | 500 | |
| | Moraine | OH | National City Bank | Cleveland | OH | 278 | |
| | Columbus | OH | National City Bank | Cleveland | OH | 27 | |
| | Columbus | OH | National City Bank | Cleveland | OH | 248 | |
| | Louisville | KY | National City Bank | Cleveland | OH | 393 | |
| | Bowling Green | KY | National City Bank | Cleveland | OH | 107 | |
| | Cleveland | OH | Ohio Savings Bank | Cleveland | OH | 50 | |
| | Urbana | OH | Perpetual FSB | Urbana | OH | 205 | |
| | Portage County | OH | Ravenna Savings Bank | Ravenna | OH | 10 | |
| | Cincinnati | OH | Star Bank, N.A. | Cincinnati | OH | 72 | |
| | Hillsboro | OH | State Savings Bank | Dublin | OH | 111 | |
| | Cambridge | OH | State Savings Bank | Dublin | OH | 151 | |
| | Columbus | OH | State Savings Bank | Dublin | OH | 6 | |
| | Columbus | OH | State Savings Bank | Dublin | OH | 131 | |
| | Dayton | OH | The Provident Bank | Cincinnati | OH | 250 | |
| | Lenoir City | TN | First Central Bank | Lenoir City | TN | 18 | |
| | Parrotsville | TN | Newport FS&LA | Newport | TN | 5 | |
| | Maryville | TN | Union Planters Bank of E. TN, N.A. | Knoxville | TN | 30 | |
| | Walls | MS | Union Planters National Bank | Memphis | TN | 150 | |
| | | | | | | | ----- |
| | | | | | | | 3,782 |
| | ALTERNATE | Owensboro | KY | Great Financial Bank, FSB | Louisville | KY | 38 |
| | | Louisville | KY | Stock Yards B&T Company * | Louisville | KY | 70 |
| | | Dayton | OH | State Savings Bank | Dublin | OH | 569 |
| Nashville | | TN | First Tennessee Bank, N.A. | Memphis | TN | 80 | |
| | | | | | | ----- | |
| | | | | | | 756 | |

* Multi-member Project

ATTACHMENT C

AFFORDABLE HOUSING PROGRAM PROJECTS--SECOND ROUND 1995

----- DISTRICT OF MEMBER=CHICAGO -----

| Category | Project City | Project State | Lead Lender | Lender City | Lender State | Total Subsidy (thous.) | |
|----------|--------------------|---------------|--------------------------------------|-----------------------|--------------|------------------------|-------|
| APPROVED | Rockford | IL | Alpine Bank of Illinois * | Rockford | IL | 200 | |
| | Rockford | IL | Bell Federal | Chicago | IL | 20 | |
| | Jacksonville | IL | Farmers State Bank and Trust Co. | Jacksonville | IL | 50 | |
| | Lake County | IL | First Midwest Bank/Western IL, N.A | Moline | IL | 95 | |
| | Rock Island County | IL | First Midwest Bank/Western IL, N.A | Moline | IL | 100 | |
| | Peoria | IL | First of America Bank - Illinois | Libertyville | IL | 60 | |
| | Chicago | IL | LaSalle National Bank | Chicago | IL | 50 | |
| | Chicago | IL | Liberty Bank for Savings | Chicago | IL | 10 | |
| | Chicago | IL | Liberty Bank for Savings | Chicago | IL | 60 | |
| | Chicago | IL | Liberty Federal Savings Bank | Chicago | IL | 36 | |
| | Centreville | IL | Magna Bank of Illinois | Belleville | IL | 27 | |
| | Chicago | IL | Marquette National Bank of Chicago * | Chicago | IL | 272 | |
| | Alton | IL | Mercantile Bank of Illinois | Alton | IL | 28 | |
| | Cook County | IL | MidAmerica Federal Savings Bank | Clarendon Hills | IL | 150 | |
| | Chicago | IL | Pioneer Bank & Trust Company | Chicago | IL | 150 | |
| | Chicago | IL | Seaway National Bank of Chicago | Chicago | IL | 33 | |
| | Chicago | IL | Standard Federal Bank for Savings | Chicago | IL | 60 | |
| | Waterloo | IL | State Bank of Waterloo | Waterloo | IL | 195 | |
| | Effingham | IL | Washington Savings Bank | Effingham | IL | 90 | |
| | Stevens Point | WI | Anchor Bank, SSB | Madison | WI | 20 | |
| | Waupaca | WI | Farmers State Bank of Waupaca | Waupaca | WI | 5 | |
| | Green Bay | WI | First Northern Savings Bank, SA | Green Bay | WI | 25 | |
| | Dousman | WI | Guaranty Bank, SSB | Milwaukee | WI | 79 | |
| | Janesville | WI | Heritage Bank Rock County, NA | Janesville | WI | 40 | |
| | Adell | WI | Mutual SB of Wisconsin, SA | Milwaukee | WI | 40 | |
| | Wisconsin Rapids | WI | Paper City Savings Association | Wisconsin Rapid | WI | 5 | |
| | Milwaukee | WI | Security Bank, SSB | Milwaukee | WI | 51 | |
| | Statewide | WI | Security Bank, SSB | Milwaukee | WI | 500 | |
| | Milwaukee | WI | Security Bank, SSB | Milwaukee | WI | 48 | |
| | Milwaukee | WI | Security Bank, SSB | Milwaukee | WI | 200 | |
| | Milwaukee | WI | Security Bank, SSB | Milwaukee | WI | 140 | |
| | Milwaukee | WI | Security Bank, SSB | Milwaukee | WI | 60 | |
| | Cudahy | WI | South Milwaukee Savings Bank, SA | South Milwaukee | WI | 70 | |
| | Madison | WI | The Park Bank | Madison | WI | 10 | |
| | | | | | | | ----- |
| | | | | | | | 2,979 |
| | ALTERNATE | Chicago | IL | Calumet FS & LA | Dolton | IL | 77 |
| | | Chicago | IL | LaSalle National Bank | Chicago | IL | 250 |
| | | Portage | WI | Anchor Bank, SSB | Madison | WI | 160 |
| | | Milwaukee | WI | Security Bank, SSB | Milwaukee | WI | 72 |
| | | | | | | | ----- |
| | | | | | | | 559 |

* Multi-member Project

ATTACHMENT D

AFFORDABLE HOUSING PROGRAM PROJECTS--SECOND ROUND 1995

----- DISTRICT OF MEMBER=DES MOINES -----

| Category | Project City | Project State | Lead Lender | Lender City | Lender State | Total Subsidy (thous.) | |
|----------|----------------------|---------------|------------------------------|---------------------------|--------------|------------------------|-------|
| APPROVED | Des Moines | IA | Allied Mutual Insurance Co. | Des Moines | IA | 13 | |
| | Des Moines | IA | Boatman's Bank Iowa, NA | Des Moines | IA | 15 | |
| | Calmar | IA | Community First State Bank | Decorah | IA | 12 | |
| | Dubuque | IA | Dubuque Bank & Trust Co. | Dubuque | IA | 259 | |
| | Sheldon | IA | First Federal Savings Bank | Sioux City | IA | 15 | |
| | Sioux City | IA | Firstar Bank, Sioux City | Sioux City | IA | 102 | |
| | Delavan | WI | Harvest Savings Bank, FSB | Dubuque | IA | 145 | |
| | Clinton | IA | Hawkeye Bank of Clinton | Clinton | IA | 24 | |
| | Waterloo | IA | Homeland Savings Bank | Waterloo | IA | 144 | |
| | Ida Grove | IA | Ida County State Bank | Ida Grove | IA | 45 | |
| | Des Moines | IA | Iowa State Bank | Des Moines | IA | 98 | |
| | Denmark | IA | Lee County Bank & Trust | Fort Madison | IA | 58 | |
| | Des Moines | IA | Liberty Savings Bank, FSB | Johnston | IA | 115 | |
| | Marshalltown | IA | Marshalltown Savings | Marshalltown | IA | 24 | |
| | Des Moines | IA | Norwest Bank Iowa, N.A. | Des Moines | IA | 250 | |
| | Manchester | IA | Norwest Bank Iowa, N.A. | Des Moines | IA | 45 | |
| | Rock Valley | IA | Peoples Bank & Trust | Rock Valley | IA | 75 | |
| | Minneapolis, Hopkins | MN | Citizens Independent Bank | St. Louis Park | MN | 75 | |
| | Willmar/Litchfield | MN | First American Bank, Willmar | Willmar | MN | 12 | |
| | Redwood | MN | First American Bank. S.W. | Redwood Falls | MN | 120 | |
| | Willmar | MN | First Bank, fsb | Minneapolis | MN | 88 | |
| | Minneapolis | MN | Firstar Bank of MN, N.A. | Bloomington | MN | 30 | |
| | Minneapolis | MN | Norwest Bank MN, N.A. | Minneapolis | MN | 28 | |
| | Minneapolis | MN | Norwest Bank MN, N.A. | Minneapolis | MN | 210 | |
| | Eagan | MN | Norwest Bank MN, N.A. | Minneapolis | MN | 147 | |
| | St. Paul | MN | Norwest Bank MN, N.A. | Minneapolis | MN | 12 | |
| | Tower | MN | Queen City Federal Savings | Virginia | MN | 32 | |
| | Mankato | MN | Security State Bank Mankato | Mankato | MN | 45 | |
| | Hennepin County | MN | TCF Bank MN, fsb | Minneapolis | MN | 80 | |
| | Statewide | MN | TCF Bank MN, fsb | Minneapolis | MN | 60 | |
| | Maplewood | MN | TCF Bank MN, fsb | Minneapolis | MN | 62 | |
| | St. Paul | MN | TCF Bank MN, fsb | Minneapolis | MN | 100 | |
| | Chaska | MN | TCF Bank MN, fsb | Minneapolis | MN | 109 | |
| | Marshall | MN | TCF Bank MN, fsb | Minneapolis | MN | 200 | |
| | Pipestone | MN | The First National B & T | Pipestone | MN | 228 | |
| | Columbia | MO | Capital Bank of Columbia | Columbia | MO | 30 | |
| | Statewide | MO | Equality Savings & Loan | St. Louis | MO | 300 | |
| | Springfield | MO | Great Southern Bank, FSB | Springfield | MO | 125 | |
| | Lisbon | ND | First Bank, fsb | Fargo | ND | 42 | |
| | Helena | MT | First Bank, fsb | Fargo | ND | 65 | |
| | Bismarck | ND | Norwest Bank North Dakota | Fargo | ND | 50 | |
| | Eagle Butte | SD | Home Federal Savings | Sioux Falls | SD | 30 | |
| | Sioux Falls | SD | Home Federal Savings Bank | Sioux Falls | SD | 60 | |
| | Sioux Falls | SD | Home Federal Savings Bank | Sioux Falls | SD | 32 | |
| | Deadwood | SD | Norwest Bank South Dakota | Deadwood | SD | 65 | |
| | | | | | | ----- | 3,875 |
| | ALTERNATE | St. Louis MSA | MO | Equality Savings & Loan | St. Louis | MO | 200 |
| | | St. Louis | MO | Equality Savings & Loan | St. Louis | MO | 35 |
| | | Bismarck | ND | Norwest Bank North Dakota | Fargo | ND | 138 |
| | | Moorhead | MN | Norwest Bank North Dakota | Fargo | ND | 229 |
| | | | | | ----- | 602 | |

* Multi-member Project

ATTACHMENT E

AFFORDABLE HOUSING PROGRAM PROJECTS--SECOND ROUND 1995

----- DISTRICT OF MEMBER=DALLAS -----

| Category | Project City | Project State | Lead Lender | Lender City | Lender State | Total Subsidy (thous.) | |
|----------|-----------------|---------------|-----------------------------------|-----------------------------------|--------------|------------------------|-------|
| APPROVED | Russellville | AR | First Bank of Arkansas | Russellville | AR | 18 | |
| | Little Rock | AR | First Commercial Bank, N.A. | Little Rock | AR | 40 | |
| | Little Rock | AR | First Commercial Bank, N.A. | Little Rock | AR | 255 | |
| | Little Rock | AR | First Commercial Bank, N.A. | Little Rock | AR | 120 | |
| | Bentonville | AR | First Nat. Bank of Siloam Springs | Siloam Springs | AR | 100 | |
| | Pine Bluff | AR | Simmons First National Bank | Pine Bluff | AR | 36 | |
| | Fayetteville | AR | Superior Federal Bank, FSB | Fort Smith | AR | 7 | |
| | Cullen | LA | Citizen's Bank and Trust | Springhill | LA | 48 | |
| | Lafayette | LA | Home Savings Bank * | Lafayette | LA | 135 | |
| | St. Mary Parish | LA | Teche Federal Savings Bank | Franklin | LA | 100 | |
| | Wesson | MS | Copiah Bank, N.A. | Hazlehurst | MS | 300 | |
| | Meridian | MS | Home Savings Bank, S.S.B. | Meridian | MS | 102 | |
| | Jackson | MS | Magnolia Federal Bank for Savings | Jackson | MS | 150 | |
| | Crowder | MS | Magnolia Federal Bank for Savings | Jackson | MS | 268 | |
| | Sherman | MS | Magnolia Federal Bank for Savings | Jackson | MS | 405 | |
| | Jackson | MS | Magnolia Federal Bank for Savings | Jackson | MS | 218 | |
| | Tunica County | MS | Union Planters Bank | Clarksdale | MS | 210 | |
| | Santa Fe | NM | Century Bank, FSB | Santa Fe | NM | 200 | |
| | Tohatchi | NM | First National Bank of Farmington | Farmington | NM | 184 | |
| | Albuquerque | NM | The Bank of New Mexico | Albuquerque | NM | 84 | |
| | Pharr | TX | Alamo Bank of Texas | Weslaco | TX | 100 | |
| | El Paso | TX | Bank of the West | El Paso | TX | 42 | |
| | Cleburne | TX | Brazos Bank | Joshua | TX | 55 | |
| | Fort Worth | TX | Central Bank & Trust | Fort Worth | TX | 532 | |
| | Tyler | TX | First FS & LA of Tyler | Tyler | TX | 60 | |
| | Huntsville | TX | First National Bank of Huntsville | Huntsville | TX | 54 | |
| | Statewide | TX | Guaranty Federal Bank, FSB | Dallas | TX | 300 | |
| | Dallas | TX | Guaranty Federal Bank, FSB | Dallas | TX | 25 | |
| | Houston | TX | Guaranty Federal Bank, FSB | Dallas | TX | 29 | |
| | Vernon | TX | The Herring National Bank | Vernon | TX | 50 | |
| | San Antonio | TX | USAA Federal Savings Bank | San Antonio | TX | 124 | |
| | Kirby | TX | USAA Federal Savings Bank | San Antonio | TX | 180 | |
| | | | | | | ----- | 4,530 |
| | ALTERNATE | Deridder | LA | Premier Bank, N.A. | Shreveport | LA | 32 |
| | | Mount Vernon | TX | First National Bank of Mt. Vernon | Mt. Vernon | TX | 210 |
| | | Houston | TX | Guaranty Federal Bank, FSB | Dallas | TX | 175 |
| | | San Antonio | TX | USAA Federal Savings Bank | San Antonio | TX | 195 |
| | | | | | | ----- | 612 |

* Multi-member Project

ATTACHMENT F

AFFORDABLE HOUSING PROGRAM PROJECTS--SECOND ROUND 1995

----- DISTRICT OF MEMBER=TOPEKA -----

| Category | Project City | Project State | Lead Lender | Lender City | Lender State | Total Subsidy (thous.) | |
|----------|------------------|---------------|-----------------------------------|-----------------------|--------------|------------------------|-------|
| APPROVED | Denver | CO | Aurora National Bank | Aurora | CO | 157 | |
| | Durango | CO | Burns National Bank of Durango | Durango | CO | 63 | |
| | Colorado Springs | CO | Colorado Springs Savings and Loan | Colorado Springs | CO | 96 | |
| | Denver | CO | First FSB of Colorado | Lakewood | CO | 250 | |
| | Denver | CO | First FSB of Colorado | Lakewood | CO | 85 | |
| | Fort Collins | CO | First National Bank | Fort Collins | CO | 42 | |
| | Fort Collins | CO | First National Bank | Fort Collins | CO | 110 | |
| | Grand Junction | CO | Mesa National Bank | Grand Junction | CO | 120 | |
| | Wiley | CO | The State Bank of Wiley | Wiley | CO | 72 | |
| | Syracuse | KS | Bank IV - Kansas, NA | Wichita | KS | 21 | |
| | Ottawa | KS | Bank IV - Kansas, NA | Wichita | KS | 12 | |
| | Topeka | KS | Capitol Federal Savings and Loan | Topeka | KS | 150 | |
| | Topeka | KS | Capitol Federal Savings and Loan | Topeka | KS | 18 | |
| | Barton County | KS | First United Bank and Trust | Great Bend | KS | 160 | |
| | Wichita | KS | Commercial Federal Bank, FSB | Omaha | NE | 168 | |
| | Omaha | OK | Commercial Federal Bank, FSB | Omaha | NE | 100 | |
| | Kansas City | KS | Commercial Federal Bank, FSB | Omaha | NE | 96 | |
| | Omaha | NE | Norwest Bank Nebraska, N.A. | Omaha | NE | 50 | |
| | Lincoln | NE | Security Federal Savings | Lincoln | NE | 112 | |
| | Tulsa | OK | Bank of Oklahoma, NA | Tulsa | OK | 36 | |
| | Claremore | OK | First Bank of Claremore | Claremore | OK | 151 | |
| | Oklahoma City | OK | Lincoln National Bank | Oklahoma City | OK | 26 | |
| | Oklahoma City | OK | Northwest Bank and Trust Company | Oklahoma City | OK | 50 | |
| | | | | | | ----- | 2,145 |
| | ALTERNATE | Denver | CO | First FSB of Colorado | Lakewood | CO | 200 |
| | | Garden City | KS | Bank IV - Kansas, NA | Wichita | KS | 67 |
| | | Topeka | KS | Bank IV - Kansas, NA | Wichita | KS | 102 |
| Guymon | | OK | Commercial Federal Bank, FSB | Omaha | NE | 250 | |
| | | | | | ----- | 619 | |

* Multi-member Project

ATTACHMENT G

AFFORDABLE HOUSING PROGRAM PROJECTS--SECOND ROUND 1995

----- DISTRICT OF MEMBER=SAN FRANCISCO -----

| Category | Project City | Project State | Lead Lender | Lender City | Lender State | Total Subsidy (thous.) |
|----------|------------------|---------------|-----------------------------|---------------|--------------|------------------------|
| APPROVED | Tucson | AZ | Arizona Bank | Tucson | AZ | 125 |
| | Catalina | AZ | Arizona Bank | Tucson | AZ | 110 |
| | Tucson | AZ | Arizona Bank | Tucson | AZ | 80 |
| | Phoenix | AZ | State Savings Bank | Scottsdale | AZ | 150 |
| | Mesa | AZ | State Savings Bank | Scottsdale | AZ | 40 |
| | Sebastopol | CA | Allied Bank | Santa Rosa | CA | 82 |
| | Los Angeles | CA | American Savings Bank | Irvine | CA | 56 |
| | Los Angeles | CA | American Savings Bank | Irvine | CA | 13 |
| | Los Angeles | CA | American Savings Bank | Irvine | CA | 115 |
| | Turlock | CA | American Savings Bank | Irvine | CA | 95 |
| | Oakland | CA | American Savings Bank | Irvine | CA | 100 |
| | Palm Desert | CA | American Savings Bank | Irvine | CA | 106 |
| | Soledad | CA | American Savings Bank | Irvine | CA | 77 |
| | West Sacramento | CA | American Savings Bank | Irvine | CA | 266 |
| | East Palo Alto | CA | Bay Area Bank | Redwood City | CA | 240 |
| | Huntington Beach | CA | Downey Savings and Loan | Newport Beach | CA | 30 |
| | Los Angeles | CA | Family Savings Bank | Los Angeles | CA | 415 |
| | Palo Alto | CA | First Nationwide Bank | San Francisco | CA | 358 |
| | Hollywood | CA | First Nationwide Bank | San Francisco | CA | 78 |
| | Los Angeles | CA | First Nationwide Bank | San Francisco | CA | 118 |
| | Hollywood | CA | First Nationwide Bank | San Francisco | CA | 104 |
| | Oakland | CA | First Nationwide Bank | San Francisco | CA | 465 |
| | Los Angeles | CA | First Nationwide Bank | San Francisco | CA | 89 |
| | Los Angeles | CA | First Nationwide Bank | San Francisco | CA | 146 |
| | Sacramento | CA | First Nationwide Bank | San Francisco | CA | 60 |
| | Los Angeles | CA | First Nationwide Bank | San Francisco | CA | 86 |
| | Santa Monica | CA | First Nationwide Bank | San Francisco | CA | 158 |
| | Sacramento | CA | First Nationwide Bank | San Francisco | CA | 355 |
| | Fullerton | CA | Fullerton Savings & Loan | Fullerton | CA | 75 |
| | Los Angeles | CA | Hancock Savings Bank | Los Angeles | CA | 250 |
| | Los Angeles | CA | Home Savings of America | Irwindale | CA | 125 |
| | Los Angeles | CA | Home Savings of America | Irwindale | CA | 56 |
| | Salinas | CA | Home Savings of America | Irwindale | CA | 46 |
| | Fullerton | CA | Pomona First Federal | Pomona | CA | 124 |
| | Brea | CA | Quaker City Federal | Brea | CA | 250 |
| | Castro Valley | CA | SAMCO * | San Jose | CA | 100 |
| | San Francisco | CA | SAMCO * | San Jose | CA | 311 |
| | San Pedro | CA | SAMCO * | San Jose | CA | 194 |
| | Watsonville | CA | SAMCO * | San Jose | CA | 30 |
| | Los Angeles | CA | SAMCO * | San Jose | CA | 325 |
| | Los Angeles | CA | SAMCO * | San Jose | CA | 3 |
| | San Francisco | CA | SAMCO * | San Jose | CA | 150 |
| | Santa Rosa | CA | SAMCO * | San Jose | CA | 231 |
| | Half Moon Bay | CA | SAMCO * | San Jose | CA | 129 |
| | East Palo Alto | CA | SAMCO * | San Jose | CA | 113 |
| | San Jose | CA | SAMCO * | San Jose | CA | 315 |
| | Davis | CA | SAMCO * | San Jose | CA | 104 |
| | San Jose | CA | SAMCO * | San Jose | CA | 170 |
| | Linda | CA | SAMCO * | San Jose | CA | 144 |
| | Benecia | CA | SAMCO * | San Jose | CA | 191 |
| | Redding | CA | Tri Counties Bank | Chico | CA | 118 |
| | Dixon | CA | U.S. Bank | Sacramento | CA | 355 |
| | Soquel | CA | Watsonville Federal | Salinas | CA | 125 |
| | Midway City | CA | Western Financial Savings | Irvine | CA | 47 |
| | San Diego | CA | Western Financial Savings * | Irvine | CA | 40 |
| | Buena Park | CA | Western Financial Savings * | Irvine | CA | 177 |
| | San Francisco | CA | World Savings | Oakland | CA | 208 |

* Multi-member Project

ATTACHMENT H

AFFORDABLE HOUSING PROGRAM PROJECTS--SECOND ROUND 1995

----- DISTRICT OF MEMBER=SAN FRANCISCO -----

| Category | Project City | Project State | Lead Lender | Lender City | Lender State | Total Subsidy (thous.) |
|-----------|---------------|---------------|-----------------------|---------------|--------------|------------------------|
| APPROVED | Las Vegas | NV | PriMerit Bank, FSB | Las Vegas | NV | 165 |
| | Dayton | NV | PriMerit Bank, FSB | Las Vegas | NV | 25 |
| | Tiburon | CA | Bank of America CDB | Portland | OR | 21 |
| | Modesto | CA | Bank of America CDB | Portland | OR | 179 |
| | | | | | | ----- |
| | | | | | | 9,013 |
| ALTERNATE | Soledad | CA | American Savings Bank | Irvine | CA | 184 |
| | Moreno Valley | CA | American Savings Bank | Irvine | CA | 98 |
| | Chula Vista | CA | California Federal | Los Angeles | CA | 95 |
| | Miami | FL | First Nationwide Bank | San Francisco | CA | 384 |
| | | | | | | ----- |
| | | | | | | 761 |

* Multi-member Project

ATTACHMENT H

AFFORDABLE HOUSING PROGRAM PROJECTS--SECOND ROUND 1995

DISTRICT OF MEMBER=SEATTLE

| Category | Project City | Project State | Lead Lender | Lender City | Lender State | Total Subsidy (thous.) | |
|----------|-----------------------|---------------|-------------------------------------|---------------------------------|--------------|------------------------|-------|
| APPROVED | Fairbanks | AK | Mt. McKinley Mutual Savings | Fairbanks | AK | 50 | |
| | Fairbanks | AK | Mt. McKinley Mutual Savings | Fairbanks | AK | 24 | |
| | Anchorage | AK | National Bank of Alaska | Anchorage | AK | 165 | |
| | Yakutat | AK | National Bank of Alaska | Anchorage | AK | 60 | |
| | Territory-wide | GU | First Savings & Loan Association | Dededo | GU | 50 | |
| | Waimea | HI | First Federal Savings & Loan | Honolulu | HI | 200 | |
| | Hanapepe | HI | Pioneer Federal Savings Bank | Honolulu | HI | 50 | |
| | Caldwell | ID | Bank of America Idaho, N.A. | Boise | ID | 209 | |
| | Various | ID | Bank of America Idaho, N.A. * | Silver Valley | ID | 196 | |
| | Statewide | ID | Bank of America Idaho, N.A. * | Boise | ID | 117 | |
| | Coeur d'Alene | ID | First Federal Bank of Idaho, FSB | Lewiston | ID | 50 | |
| | Lewiston | ID | First Federal Bank of Idaho, FSB | Lewiston | ID | 30 | |
| | Idaho Falls | ID | Washington Federal Savings | Idaho Falls | ID | 20 | |
| | Boise | ID | West One Bank Idaho | Boise | ID | 300 | |
| | Kalispell | MT | Glacier Bank, FSB | Kalispell | MT | 36 | |
| | Rocky Boy Reservation | MT | Norwest Bank Montana, N.A. | Havre | MT | 40 | |
| | Glasgow | MT | Norwest Bank Montana, N.A. * | Glasgow | MT | 85 | |
| | Ronan | MT | Security State Bank & Trust Co. | Polson | MT | 100 | |
| | Great Falls | MT | United Savings Bank | Great Falls | MT | 98 | |
| | Missoula | MT | Western Federal Savings Bank | Missoula | MT | 27 | |
| | Tacoma | WA | Bank of America, FSB | Portland | OR | 100 | |
| | Bellingham | WA | Bank of America, FSB | Portland | OR | 70 | |
| | Eugene | OR | Centennial Bank | Eugene | OR | 180 | |
| | Kaysville | UT | Barnes Banking Company | Kaysville | UT | 50 | |
| | Utah County | UT | Far West Bank | Provo | UT | 50 | |
| | Richfield | UT | First Security Bank of Utah, N.A. | Salt Lake City | UT | 18 | |
| | Salt Lake City | UT | First Security Bank of Utah, N.A. | Salt Lake City | UT | 180 | |
| | Salt Lake City | UT | First Security Bank of Utah, N.A. * | Salt Lake City | UT | 64 | |
| | Cedar City | UT | State Bank of Southern Utah | Cedar City | UT | 50 | |
| | St. George | UT | Sun Capital Bank | St. George | UT | 50 | |
| | Navajo Reservation | UT | Zions First National Bank | Salt Lake City | UT | 220 | |
| | Leavenworth | WA | Cashmere Valley Bank | Cashmere | WA | 52 | |
| | Sequim | WA | First Federal Savings SLA | Port Angeles | WA | 5 | |
| | Issaquah | WA | Issaquah Bank * | Issaquah | WA | 229 | |
| | Seattle | WA | Key Bank of Washington | Seattle | WA | 30 | |
| | Seattle | WA | Key Bank of Washington | Seattle | WA | 195 | |
| | Mount Vernon | WA | Key Bank of Washington | Tacoma | WA | 40 | |
| | Bothell | WA | Key Bank of Washington | Tacoma | WA | 50 | |
| | Kelso | WA | Key Savings Bank | Tacoma | WA | 100 | |
| | Statewide | OR | U.S. Bank of Washington | Seattle | WA | 105 | |
| | Statewide | OR | U.S. Bank of Washington * | Seattle | WA | 300 | |
| | Ferndale | WA | U.S. Savings Bank of Washington | Bellingham | WA | 60 | |
| | Vashon Island | WA | Washington Mutual Bank | Seattle | WA | 31 | |
| | King County | WA | West One Bank, Washington | Seattle | WA | 24 | |
| | Tacoma | WA | West One Bank, Washington | Seattle | WA | 40 | |
| | Ellensburg | WA | Yakima FS & LA | Yakima | WA | 21 | |
| | Buffalo | WY | Buffalo FS & LA | Buffalo | WY | 60 | |
| | Dubois | WY | Dubois National Bank | Dubois | WY | 50 | |
| | Torrington | WY | Tri-County Federal Savings Bank | Torrington | WY | 32 | |
| | | | | | | | ----- |
| | | | | | | | 4,364 |
| | ALTERNATE | Honolulu | HI | First Federal Savings & Loan | Honolulu | HI | 720 |
| | | Missoula | MT | Norwest Bank Montana, N.A. | Missoula | MT | 20 |
| | | Port Orchard | WA | First Nat. Bank of Port Orchard | Port Orchard | WA | 156 |
| Lynden | | WA | U.S. Savings Bank | Bellingham | WA | 200 | |

* Multi-member Project

ATTACHMENT I

AFFORDABLE HOUSING PROGRAM PROJECTS--SECOND ROUND 1995

----- DISTRICT OF MEMBER=SEATTLE -----

| Category | Project City | Project State | Lead Lender | Lender City | Lender State | Total Subsidy (thous.) |
|----------|-----------------|------------------|----------------|----------------|-----------------|------------------------------|
| | | | | | | ----- 1,096 |

* Multi-member Project

ATTACHMENT I

AFFORDABLE HOUSING PROGRAM CONDITIONED APPROVALS
SECOND ROUND 1995

General Condition

A number of FHLBanks have recommended for approval twenty applications for homeownership projects in which a project sponsor proposes that, in cases where the AHP subsidy funds are provided to a homebuyer or homeowner and the funds are repaid by the recipient prematurely (e.g., the house is sold to an income-ineligible household prior to the end of the long-term period committed to in the AHP application), then the sponsor could give the repaid funds to a new eligible homebuyer or homeowner. OHF recommends that the initial use of the AHP funds be approved but any reuse of the repaid funds be subject to the Housing Finance Board issuing further policy guidance. The applications subject to this condition are:

Federal Home Loan Bank of Boston

Plymouth Savings Bank - Cape Cod Habitat
Shawmut Bank - CHIF
Bethel Savings Bank - Baily Hill Development
Boston Private Bank & Trust - Soft Second Mortgage Project
Shawmut Bank - Laurence Community Revitalization Program
Concord Savings Bank - Single Family Special Initiative

Federal Home Loan Bank of Chicago

Liberty Bank for Savings - Logan Square

Federal Home Loan Bank of Dallas

Home Savings Bank - Home Buyer Assistance Program
Brazos Bank - Johnson County HFH
Century Bank FSB - NHS Tierra Contenta
Bank of the West - El Paso HFH

Federal Home Loan Bank of San Francisco

Downey Savings - Huntington Beach HFH
Bay Area Bank - Gloria Way Community Housing
First Nationwide Bank - 46th Street
Arizona Bank - Tucson Affordable
American Bank - Soledad Project
Family Savings Bank - 820 W. Compton
American Bank - Turlock Self-Help

ATTACHMENT J

Federal Home Loan Bank of Seattle

Bank of America Idaho - Silver Valley
West One Bank - Home of Your Own

ATTACHMENT J