

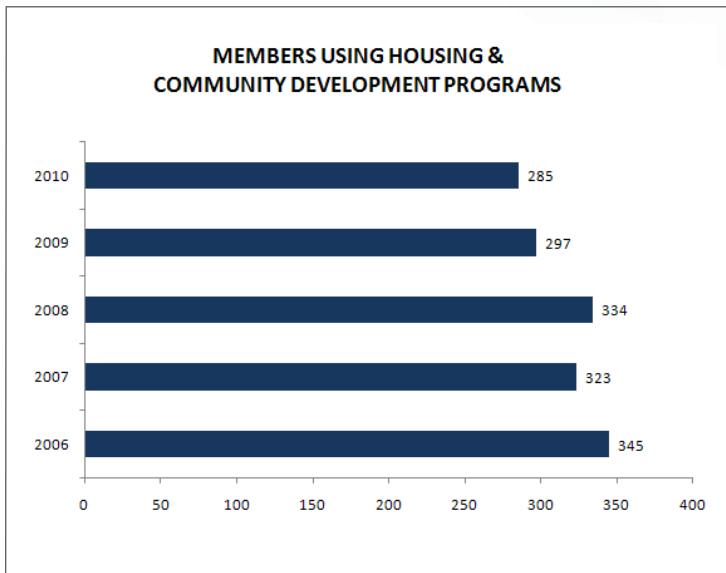


# 2010 ANNUAL REPORT

Affordable Housing Advisory Council

# A Letter from our AHAC Chairman

I am pleased to report that the FHLBanks' housing and community development programs remained strong in 2010. Through offerings such as the Affordable Housing Program (AHP), Homeownership Set-aside Programs (HSP), Community Housing and Development Programs (CHP/CDP) and Joint Opportunities for Building Success (JOBS) grants, FHLBank Topeka provided more than \$560 million to communities served by financial institution members in our four-state district of Colorado, Kansas, Nebraska and Oklahoma.



The AHP is the largest privately funded housing grant program in the United States. FHLBank partners with our member financial institutions and public and private housing development organizations to award grants to help fill financing gaps on low-income owner and rental housing initiatives. In 2010, more than 70 applications were approved for grants of up to \$450,000. The grants helped finance a wide variety of projects from building affordable housing for seniors, fighting homelessness, and renovating a historic elementary school into apartments. FHLBank approved \$28 million in AHP grants in 2010.

Another key component of helping our members help their communities is the JOBS program, which supports economic development and employment growth within the Tenth District. From business construction and expansion to revitalization efforts and revolving loan pools, our JOBS grants provide essential funds for businesses to thrive. A total of \$1.25 million in JOBS grants went to projects such as installing a fiber optic network in small rural communities to allow greater access and connectivity for residents and businesses; building a new dental clinic for an underserved community; and revitalizing downtown historical areas.

This is just a small sample of the work we do -- you'll read more about our programs further in this report. FHLBank Topeka is dedicated to making a difference by helping our members help their communities. We hope to continue to create these success stories in 2011.

**Roger Nadrchal**

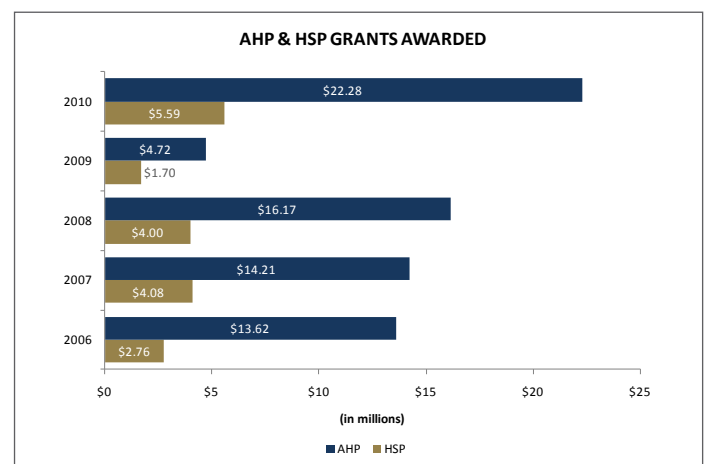
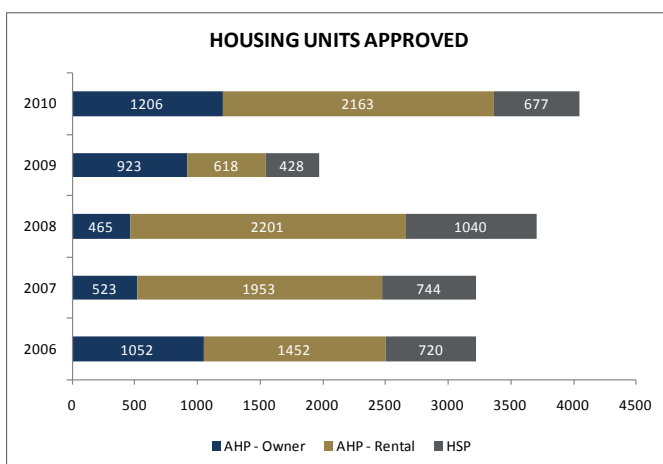
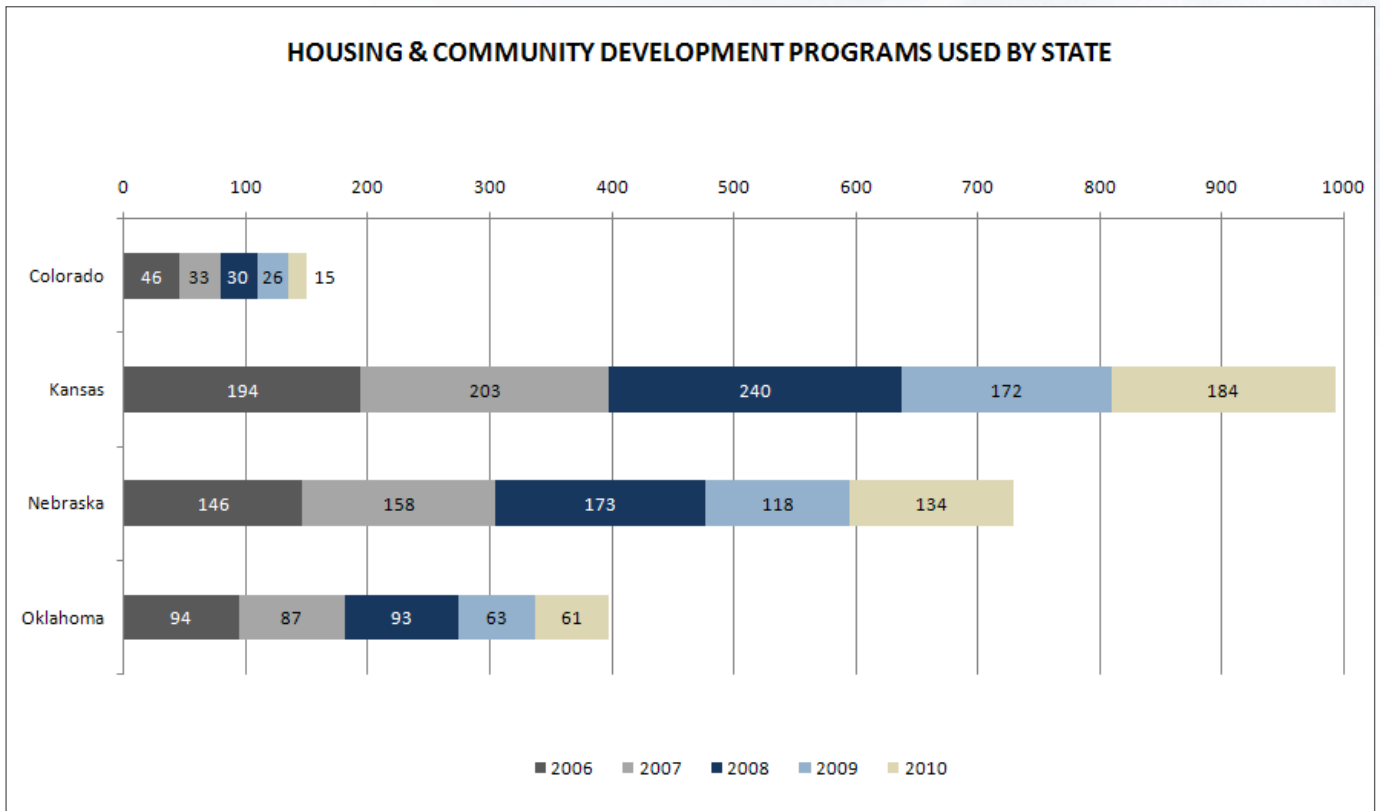
Chair | FHLBank Topeka Affordable Housing Advisory Council

# About Our Programs

	PROGRAM	USES	BENEFICIARIES	TYPES OF FUNDING	TERMS/ CONDITIONS
GRANT PROGRAMS	Affordable Housing Program (AHP)	Gap financing for the acquisition, rehabilitation or new construction of owner-occupied and rental housing	Households with incomes at or below 80% of the Area Median Income (AMI)	Grants of up to \$400,000 per project	Competitive program  Must meet regulatory guidelines and eligibility/feasibility requirements
	Homeownership Set-aside Programs (HSP)	Downpayment, closing cost and rehabilitation assistance	First-time homebuyers in a rural area or first-time homebuyers with a disabled household member with incomes at or below 80% of the AMI  Existing homeowners in a rural federally declared disaster area	Grants of up to \$4,000 per household; per member limits apply	Non-competitive program  Must meet regulatory guidelines and eligibility/feasibility requirements
	Joint Opportunities for Building Success (JOBS)	Economic development and employment growth initiatives such as business construction, expansion, revitalization efforts and revolving loan pools	Community, county, Census tract or state	Grants of up to \$25,000 per project and per member	Competitive program  Eligibility requirements apply
LOW-COST ADVANCE PROGRAMS	Community Development Program (CDP)	Financing for qualifying commercial loans, farm loans and community and economic development initiatives	Small businesses, farms, agribusiness, public or private utilities, schools, medical and health facilities, churches, day care centers or other community and economic development projects	Regular fixed rate, callable, amortizing fixed rate and adjustable rate advances with a minimum amount of \$10,000 priced below FHLBank's regular rates	Non-competitive; available terms from four months to 30 years  Eligibility requirements apply
	Community Housing Program (CHP)	Financing for owner-occupied and rental housing	Households earning up to 115% of AMI	Regular fixed rate, callable, amortizing fixed rate and adjustable rate advances with a minimum amount of \$10,000 priced below FHLBank's regular rates	Non-competitive; available terms from four months to 30 years  Eligibility requirements apply
	CHP <i>Plus</i>	Financing for targeted rental housing	Households earning up to 80% of AMI	Regular fixed rate, callable, amortizing fixed rate and adjustable rate advances with a minimum amount of \$10,000 priced below FHLBank's regular rates  FHLBank provides \$25 million annually, with initial limitations of \$2 million per project, two projects per year	Non-competitive; available terms from four months to 30 years  Members limited to interest rate mark up of 2%  Eligibility requirements apply
	Housing and Community Development Emergency Loan Program (HELP)	Financing for housing and economic development loans for recovery efforts in federally declared disaster areas	Housing and community development projects in federally declared disaster areas as determined by FEMA	Regular fixed rate, callable, amortizing fixed rate and adjustable rate advances with a minimum amount of \$10,000 priced below FHLBank's regular rates  FHLBank provides \$25 million annually, with initial limitations of \$2 million per project, two projects per year	Non-competitive; available terms from four months to 30 years  Members limited to interest rate mark up of 2%  Eligibility requirements apply

# Our Mission

We make a difference by helping our members build their communities.





# 2010 AHP Projects (alphabetical by city)

FHLBank Topeka awarded \$22.28 million in affordable housing funds for 3,369 housing units in 2010.

## COLORADO

### Cortez

*Vectra Bank Colorado, NA*

*Brubaker Place Apartments*

- Subsidy of \$144,000 to Housing Authority of the County of Montezuma
- Construction of 48 rental units for low- to moderate-income families

### Del Norte

*Sunflower Bank, NA*

*Onesimus House Gospel Rescue Mission*

- Subsidy of \$299,500 to Cornerstone Community Services
- Renovation of 15 low-income rental units and construction of five units for the homeless

### Denver

*Citywide Banks*

*Bluff Lake Apartments*

- Subsidy of \$450,000 to Mercy Housing Colorado
- Construction of 92 rental units for low-income or homeless women and families

*CoBiz Bank*

*Denver VOA Living Center*

- Subsidy of \$155,000 to Volunteers of America National Services
- Construction of 15-unit rental property for people with chronic serious mental illness

*FirstBank of Tech Center*

*Yale Station*

- Subsidy of \$429,059 to Housing Authority of the City and County of Denver
- Construction of 50 units of affordable senior rental housing

*Vectra Bank Colorado, NA*

*Renaissance West End Flats*

- Subsidy of \$450,000 to Renaissance Housing Development
- Construction of 101 affordable housing rental units for homeless individuals and families

### Littleton

*Vectra Bank Colorado, NA*

*Powers Circle Apartments*

- Subsidy of \$450,000 to Littleton Housing Authority
- Construction of 69 low-income rental units

*Vectra Bank Colorado, NA*

*Regal Apartments*

- Subsidy of \$110,000 to Community Housing Development Association, Inc.
- Renovation of 12 low-income rental units

### Strasburg

*Guaranty Bank & Trust*

*Prairie Creeks Phase III*

- Subsidy of \$192,000 to Eastern Slope Housing
- Construction of 16 rental units of independent elderly housing

### Scattered Sites

*FirstBank of Colorado*

*Homeownership Opportunity Project*

- Subsidy of \$450,000 to Habitat for Humanity of Colorado
- Construction of 45 single-family homes for low-income households

*FirstBank of Colorado Springs*

*Rocky Mountain Community Land Trust*

*Community Wide Homeownership Program*

- Subsidy of \$337,500 to Rocky Mountain Community Land Trust
- Downpayment assistance to 75 low-income homebuyers

*First National Bank of the Rockies*

*Mesa County Self Help Housing II*

- Subsidy of \$240,000 to Housing Resources of Western Colorado
- Downpayment assistance for 40 very low- to low-income first-time homeowners

## IOWA

### Des Moines

*American National Bank*

*YMCA Supportive Housing*

- Subsidy of \$450,000 to YMCA of Greater Des Moines
- Construction of a downtown 140-unit facility for homeless men

## KANSAS

### Anthony

*Kanza Bank*

*West Acres Apartments*

- Subsidy of \$76,000 to Interfaith Housing Services, Inc
- Renovation of 20 rental units for low-income households

### Burlingame

*Flint Hills Bank*

*Townsite Apartments Rehab*

- Subsidy of \$450,000 to Burlingame Rural Housing Corp
- Renovation of 50 rental units for elderly and/or disabled residents

### Clay Center

*United Bank & Trust*

*Parkview Plaza*

- Subsidy of \$450,000 to Clay Center Affordable Housing, Inc
- Rehabilitation of 50-unit development for low-income seniors and disabled residents

### Dodge City

*Bennington State Bank*

*Estancia Apartments*

- Subsidy of \$320,000 to Kansas Equity Fund, LLC
- Construction of 32 new family rental units

### Garden City

*American National Bank*

*Mosaic*

- Subsidy of \$150,000 to Mosaic Housing Corporation
- Construction of 14 accessible, affordable rental units for disabled residents

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# 2010 AHP Projects (continued)

## Harper

### *Citizens Bank*

#### *Homestead Senior Residences*

- Subsidy of \$180,000 to Homestead Affordable Housing
- Rehabilitation of a 30-unit senior housing project

## Hays

### *Bennington State Bank*

#### *Stonepost Apartments III*

- Subsidy of \$150,000 to Midwest Equity Fund, LLC
- Construction of 15 affordable housing rental units

## Holton

### *Girard National Bank*

#### *Holton Plaza Senior Residences*

- Subsidy of \$144,000 to Homestead Affordable Housing, Inc
- Renovation of 24 senior rental units

## Kansas City

### *Community National Bank*

#### *Historic Lowell Lofts*

- Subsidy of \$150,000 to Historic Preservation Partners
- Redevelopment of historic Lowell Elementary School into 26 loft-style rental apartments for low- to moderate-income senior citizens

### *Community National Bank*

#### *Historic Lowell Lofts Addition*

- Subsidy of \$56,000 to Historic Preservation Partners
- Lowell Annex, historically used as a middle school, will be converted into seven more affordable housing apartments for seniors

## Lawrence

### *Douglas County Bank*

#### *O'Connell Youth Ranch*

- Subsidy of \$450,000 to O'Connell Youth Ranch, Inc
- Renovation and repair of 30 units that provide emotionally supportive homes and families to youth in need

## Liberal

### *Bennington State Bank*

#### *Flor de Sol Apartments III*

- Subsidy of \$200,000 to Midwest Equity Fund
- Construction of 16 family rental units

## Mulvane

### *Emprise Bank*

#### *Homestead Senior Residences*

- Subsidy of \$200,000 to Homestead Affordable Housing
- Construction of a 40-unit senior independent living community

## Salina

### *Bennington State Bank*

#### *Centennial Villas*

- Subsidy of \$120,000 to Community Housing Development Corporation of Central Kansas
- Construction of 12 rental units of low-income housing

### *Bennington State Bank*

#### *Prairie Glen West Apartments*

- Subsidy of \$320,000 to Midwest Equity Fund, LLC
- Construction of 32 new affordable housing rental units

## Topeka

### *Bank VI*

#### *Villas at Park Valley Apartments*

- Subsidy of \$180,000 to Midwest Housing Equity Group
- Construction of 20 accessible, energy-efficient affordable rental units for elderly residents

## Scattered Sites

### *Horizon Bank*

#### *Hampton West*

- Subsidy of \$40,000 to Housing Opportunities, Inc
- Construction of 10 two- and three-bedroom rental homes

### *Farmers Bank & Trust*

#### *Farmers First Home*

- Subsidy of \$400,000 to Homestead Affordable Housing
- Construction of 100 units of affordable housing for first-time homeowners

### *Fidelity Bank*

#### *Mesa Verde*

- Subsidy of \$144,000 to Mennonite Housing Rehabilitation Services
- Construction of 24 affordable rental units

### *Fidelity Bank*

#### *Minor Home Repair 2010*

- Subsidy of \$270,000 to Mennonite Housing Rehabilitation Services
- Home repair and maintenance support for 60 elderly, disabled and very-low income homeowners

### *Girard National Bank*

#### *Eastern Kansas First Home*

- Subsidy of \$400,000 to Homestead Affordable Housing
- Downpayment assistance for 100 rural first-time homebuyers

### *Girard National Bank*

#### *Homestead Senior Repair*

- Subsidy of \$400,000 to Homestead Affordable Housing
- Major home repair and rehabilitation for 100 low-income senior homeowners

### *Intrust Bank*

#### *Wichita Habitat for Humanity*

- Subsidy of \$104,000 to Wichita Habitat for Humanity
- Construction of 26 affordable homes and downpayment assistance for very-low income families

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# 2010 AHP Projects (continued)

## MISSOURI

### Kansas City

*Bank of Oklahoma, NA*

*Kansas City Rescue Mission Women's Center*

- Subsidy of \$450,000 to Kansas City Rescue Mission
- Rehabilitation of two buildings into 20 units of affordable rentals for single homeless women

## NEBRASKA

### Bellevue

*American National Bank*

*Sheltering Tree Community*

- Subsidy of \$450,000 to Sheltering Tree, Inc
- Construction of 10 affordable rental units for mentally disabled

### Falls City

*Horizon Bank*

*Wilderness Falls*

- Subsidy of \$238,000 to Midwest Housing Initiatives
- Construction of 16 affordable housing rental units for low-income seniors

### Kearney

*First National Bank*

*Kearney Plaza Villas*

- Subsidy of \$192,000 to Opportunity Builders
- Construction of 24 affordable rental housing units for low-income seniors

*Heritage Bank*

*Crossroads Center Rescue Mission of Kearney*

- Subsidy of \$450,000 to Crossroads Center
- Construction of a 30-unit rental for homeless

### Lincoln

*West Gate Bank*

*Progress for People II*

- Subsidy of \$210,000 to Diocesan Housing Ministries, Inc
- Construction of 24 affordable housing units for women and children fleeing domestic abuse

### McCook

*McCook National Bank*

*East Ward Village*

- Subsidy of \$220,000 to McCook Housing Authority
- Adaptive reuse of a former elementary school into 27 one- and two-bedroom low-income housing rental units for seniors

### Minden

*Horizon Bank*

*Minden West Estates, LLC*

- Subsidy of \$223,200 to Midwest Housing Initiatives, Inc
- Construction of eight rental duplexes for households with at least one senior resident

### Omaha

*Access Bank*

*New Visions VA Omaha*

- Subsidy of \$450,000 to MOHMS Place
- Construction of 26 rental housing units targeted toward homeless/transitional residents

*Horizon Bank*

*Garland Thompson Men's Center*

- Subsidy of \$450,000 to Help the Homeless, Inc
- Construction of 156-unit rental facility providing support services and programs addressing issues of abuse, addiction, education and employment

*Horizon Bank*

*Garland Thompson Men's Transitional Housing*

- Subsidy of \$450,000 to Help the Homeless, Inc
- Construction of 96 units of transitional housing, emergency services and shelter, recovery programs, and permanent supportive housing for homeless men

*Horizon Bank*

*Shannon Heights, LLC*

- Subsidy of \$391,000 to Greater Saint Paul Ministries
- Construction of 28 senior housing rental units

*Mutual of Omaha Bank*

*Southern Valley Townhomes*

- Subsidy of \$450,000 to Builder Foundation Company, Inc
- Construction of 13 buildings of rental townhomes (48 units) and a community center for low-income households

### Seward

*Horizon Bank*

*Village at Heartland Park II, LLC*

- Subsidy of \$236,800 to Seward County Housing Corporation
- Construction of 16 rental units for families with at least one resident 55 and over

### Scattered Sites

*American National Bank*

*First Time Homeownership Program*

- Subsidy of \$450,000 to Omaha 100, Inc
- Downpayment assistance for 113 low- and moderate-income first-time homeowners

*American National Bank*

*Habitat for Humanity of Omaha*

- Subsidy of \$450,000 to Habitat for Humanity of Omaha
- Construction of 30 units and rehabilitation of 15 units of affordable housing for low-income homeowners

*American National Bank*

*Habitat for Humanity of Omaha Roof and Repair*

- Subsidy of \$112,500 to Habitat for Humanity of Omaha
- Maintenance and repair of 45 homes for low-income homeowners

*American National Bank*

*Mosaic Residential Services*

- Subsidy of \$450,000 to Mosaic Housing Corporation
- Construction of 24 rental housing units for individuals with intellectual disabilities

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# 2010 AHP Projects (continued)

## Charter West National Bank

### Nebraska First Home

- Subsidy of \$400,000 to Homestead Affordable Housing, Inc
- Downpayment assistance for 100 low- and moderate-income first-time rural homeowners

## First National Bank

### FirstDownNEV

- Subsidy of \$448,000 to Nebraska Housing Developers Association
- Construction of 112 affordable homes for first-time homebuyers

## OKLAHOMA

### Bartlesville

#### Bank of Oklahoma, NA

##### Willow Rock Apartments

- Subsidy of \$152,000 to Dunbar Heritage Center
- Renovation of a 76-unit affordable multifamily development for seniors

### Broken Bow

#### Horizon Bank

##### Smith Farm Estates

- Subsidy of \$200,000 to Broken Bow Housing Authority
- Rehabilitation of 24 affordable housing rental units and construction of four new units for single-family households

### Choctaw

#### BancFirst

##### Hope Harbor

- Subsidy of \$450,000 to Harbor House Foundation, Inc
- Renovation of a vacant building into 40 rental units of independent living housing for low-income senior women

### Konawa

#### Horizon Bank

##### Stonebrook Estates

- Subsidy of \$214,351 to CHARMED
- Construction of 18 affordable rental units for single-family households

## Horizon Bank

### Stonebrook Villas

- Subsidy of \$168,000 to CHARMED
- Construction of 10 rental duplexes for a total of 20 affordable housing units for seniors

## Muskogee

### BancFirst

#### The Manhattan Apartments

- Subsidy of \$150,000 to Affordable Housing Assistance Corp
- Rehabilitation of the historic Manhattan Building into 42 one- or two-bedroom affordable rental units

## Newcastle

#### Bank of Oklahoma, NA

##### Red Cedar Village

- Subsidy of \$416,161 to Native American Housing Services
- Construction of 40 affordable rental units for seniors

## Oklahoma City

### BancFirst

#### Firststep Women's Recovery Center

- Subsidy of \$324,000 to OKC Metro Alliance, Inc
- Construction of 56 rental units in a long-term work recovery program serving indigent adults who want to be sober and clean

## Bank of Oklahoma

### Harrah Elderly

- Subsidy of \$233,161 to Native American Housing Services
- Construction of 40 affordable housing rental units for seniors

## Sand Springs

### BancFirst

#### Heartland Village

- Subsidy of \$450,000 to Vintage Housing
- Construction of 40 rental housing units designed for very low- to low-income elderly residents

## Shawnee

### First United Bank & Trust

#### Louisa Street

- Subsidy of \$450,000 to Shawnee Rescue Mission, Inc
- Renovation of a warehouse into a 31-unit residential facility designed to provide shelter and transitional services for area homeless

## Wewoka

### Horizon Bank

#### Whispering Meadows

- Subsidy of \$247,892 to Midwest Housing Initiatives
- Construction of 20 affordable housing rental units for seniors

## Scattered Sites

### BancFirst

#### Central Oklahoma Habitat for Humanity

- Subsidy of \$450,000 to Central Oklahoma Habitat for Humanity
- Construction of 45 affordable homes to provide the opportunity for homeownership to limited income families

### BancFirst

#### REI Statewide Homeownership Program

- Subsidy of \$330,000 to Rural Enterprises of Oklahoma, Inc
- Downpayment assistance for very low- to low-income first-time homeowners

### First United Bank & Trust Co

#### Seminole Nation Homes I

- Subsidy of \$450,000 to Housing Authority of the Seminole Nation of Oklahoma
- Construction of 25 rental units of single-family housing for low-income individuals and families on the Housing Authority of the Seminole Nation of Oklahoma (HASNOK) waiting list



# 2010 JOBS Projects (alphabetical by city)

The following Joint Opportunities for Building Success projects were approved in 2010. Unless otherwise noted, each project was awarded a \$25,000 JOBS grant.

## **COLORADO**

### **Durango**

*Vectra Bank Colorado, N.A.*  
Region 9 Economic Development District  
of Southwest Colorado

## **KANSAS**

### **Beloit**

*Guaranty State Bank & Trust Co.*  
NCKCN Co. - Plum Creek

### **Burlingame**

*First State Bank*  
Burlingame Chamber of Commerce  
Downtown Improvement Phase II

### **Chanute**

*Community National Bank and Trust*  
Main Street Building Facade Restoration

### **Clyde**

*Peoples Exchange Bank*  
Developing an Entrepreneur Coach and  
Growth Strategy for Clyde

### **Ellsworth**

*Citizens State Bank & Trust Company*  
Ellsworth Child Care and Learning Center

### **Great Bend**

*First Kansas Bank*  
MyTown

### **Herington**

*First National Bank & Trust Company*  
City of Herington Airport Hangar Project

### **Hope**

*First National Bank of Hope*  
NCKCN Co. Co. - City of Hope

### **Jewell**

*State Exchange Bank*  
Growing Jewell County through  
Entrepreneurship

### **Junction City**

*Millennium Bank*  
Aging Well

### **Marion**

*The Citizens State Bank*  
Marion County Small Business  
Development and Entrepreneurship  
Center

### **Minneapolis**

*State Bank of Delphos*  
All Smiles Dental Care, LLC

### **Morland**

*The Citizens State Bank*  
Morland Community Foundation, Inc.  
Access to Food

### **Ottawa**

*Peoples Bank*  
Elizabeth Layton Center, Inc. Miami County  
Mental Health Facility

### **Republic**

*Astra Bank*  
NCKCN Co. - Republic County

### **Salina**

*Sunflower Bank, N.A.*  
Salina Area Chamber of Commerce for  
Project OPEN

### **Seneca**

*1st National Bank of Seneca*  
Seneca Downtown Impact

### **Topeka**

*Capitol Federal Savings & Loan*  
Boys & Girls Club of Topeka

### *Heritage Bank*

Kansas Children's Discovery Center, Inc.

### **Troy**

*The Troy State Bank*  
Troy Jobs Enhancement 2010

### **Washington**

*Citizens State Bank of Marysville*  
NCKCN Co. - Washington County

## **Wilson**

*Wilson State Bank*  
NCKCN Co. - City of Wilson

## **NEBRASKA**

### **Columbus**

*BankFirst*  
Drive for Five - Columbus Area Chamber of  
Commerce

### **Cozad**

*First State Bank - Gothenburg*  
Summer Teacher Internships in Business  
Awarded \$22,800

### *First Bank and Trust*

Dawson Area Development Regional  
Mortgage Assistance Program

### **Fullerton**

*First National Bank and Trust of Fullerton*  
Nance County Ag Society in conjunction  
with Nance County 4-H Youth

### **Grant**

*AmFirst Bank*  
Business Builder Program

### **Hartington**

*Security National Bank*  
Hartington Housing Subdivision

### **Lewellen**

*Lisco State Bank*  
GROW Garden County

### **Madison**

*Frontier Bank*  
Madison Medical Clinic

### **McCook**

*McCook National Bank*  
Youth Entrepreneurship Education and  
Recruitment

### **Norfolk**

*Midwest Bank, NA*  
Norfolk Area Economic Development  
Foundation

# 2010 JOBS Projects (continued)

## **Omaha**

*American National Bank*  
Habitat for Humanity of Omaha Restore/  
Jobs Training Program

*Mutual of Omaha Bank*  
Habitat for Humanity of Omaha - Skills  
Development Program

## **O'Neil**

*The Tri County Bank*  
Holt County Economic Development  
Agency

## **Ord**

*First National Bank*  
Business and Entrepreneurship  
Development

## **Red Cloud**

*Peoples-Webster County Bank*  
Starke Round Barn

## **Scribner**

*Scribner Bank*  
Scribner Improvement and Industrial  
Corp./Downtown Revitalization Project

## **Tekamah**

*Washington County Bank*  
Burt County Facade Improvement Fund

## **OKLAHOMA**

### **Ada**

*Vision Bank*  
Valley View Regional Hospital

### **Durant**

*First United Bank & Trust*  
REI IDA Program

### **Enid**

*First National Bank of Oklahoma*  
Wheatland RC&D

### **Okemah**

*Citizens State Bank*  
Community Improvement Association -  
Crystal Theatre

### **Okmulgee**

*Citizens Security Bank*  
College of Muscogee Nation

*First National Bank & Trust of Okmulgee*  
Okmulgee Area Development Corporation  
& City of Okmulgee

### **Sapulpa**

*American Heritage Bank*  
Sapulpa Area Chamber Foundation

## **Stigler**

*Farmers State Bank*  
Stigler/Haskell County Public Library  
Relocation/Renovation

## **Stilwell**

*Bank of Commerce*  
City of Stilwell - Police Department  
Building

## **Valliant**

*First State Bank Valliant*  
Lane Designs  
Awarded \$23,746



**FRONT ROW (LEFT TO RIGHT)**

**Dena Sherrill**

Rural Enterprises of Oklahoma, Inc.  
Durant, Oklahoma

**David Herlinger**

Cornerstone Associates, LLC  
Denver, Colorado

**Roger Nadrchal**

(Chair)  
Neighborworks Northeast NE  
Norfolk, Nebraska

**William Major**

(Vice Chair)  
LIFE Senior Services  
Tulsa, Oklahoma

**Joe Rowan**

Funding Partners  
Fort Collins, Colorado

**BACK ROW (LEFT TO RIGHT)**

**Andrew Bias**

Mennonite Housing Rehabilitation  
Services, Inc.  
Wichita, Kansas

**Michael Reis**

Longmont Housing Authorities  
Longmont, Colorado

**Timothy O'Connor**

Catholic Charities for the Archdiocese of  
Oklahoma City  
Oklahoma City, Oklahoma

**Dennis Lauver**

Salina Area Chamber of Commerce  
Salina, Kansas

**Michael Renken**

NeighborWorks  
Lincoln, Nebraska

**Becky Christoffersen**

Midwest Housing Equity Group, Inc.  
Colorado Springs, Colorado

**NOT PICTURED**

**Vicky Dayton**

Housing Opportunities, Inc.  
Great Bend, Kansas

# Affordable Housing Advisory Council





**FRONT ROW -SEATED (left to right)**

**Lindel Pettigrew**

(Vice Chair)  
*President and CEO*  
Chickasha Bank & Trust Co.  
Chickasha, Oklahoma

**Ron Wente**

(Chair)  
*President and CEO*  
Golden Belt Bank, FSA  
Hays, Kansas

**MIDDLE ROW (left to right)**

**Neil McKay**

Topeka, Kansas

**Thomas Henning**

*Chairman, President and CEO*  
Assurity Life Insurance Company  
Lincoln, Nebraska

**Steven Hogan**

Fort Collins, Colorado

**Richard Masinton**

Leawood, Kansas

**Bruce Schriefer**

*President and CEO*  
Bankers' Bank of Kansas, N.A.  
Wichita, Kansas

**Jane Knight**

Wichita, Kansas

**James Hamby**

*CEO*  
Vision Bank, N.A.  
Ada, Oklahoma

**BACK ROW (left to right)**

**Andrew "Skip" Hove, Jr.**

Lincoln, Nebraska

**Michael Berryhill**

*Chairman, President and CEO*  
Morgan Federal Bank  
Fort Morgan, Colorado

**Thomas Olson**

*Chairman and CEO*  
Lisco State Bank  
Lisco, Nebraska

**Robert Caldwell, II**

*President and CEO*  
Hampton Enterprises, Inc.  
Lincoln, Nebraska

**Larry McCants**

*Chairman and President*  
First National Bank  
Goodland, Kansas

# 2010 Board of Directors





# Executive Management

**David Fisher**

Senior Executive Vice President & Chief Operating Officer

**Patrick Doran**

Senior Vice President & General Counsel

**Andrew Jetter**

President & CEO

**Mark Yardley**

Executive Vice President & Chief Risk Officer



# Housing and Community Development

**FRONT ROW (left to right)**

**Joan Lickteig**

AHP Specialist

**Dawn Harris**

HCD Assistant

**Amy Apitz**

AHP Specialist - Rental

**Michele Carter**

AHP Homewonership Programs Manager

**Terri Smith**

AHP Specialist - Homeownership

**BACK ROW (left to right)**

**Tom Thull**

VP, Director of Housing and Community Development

**Jeff Ragsdale**

AHP Rental Programs Manager

**Mark Ward**

AVP, Assistant Director of Housing and Community Development

**Casey Howard**

HCD Compliance Specialist

**Mark Orozco**

AHP Specialist - Rental

**NOT PICTURED**

**Sonia Betsworth**

Senior Vice President, Director of Credit

**Utika Scales**

AHP Specialist - Homeownership

**Noelle St. Clair**

Community Programs Specialist

