

June 27, 2006

To Whom It May Concern:

Please reconsider your proposed rule increasing the Federal Home Loan Bank of Indianapolis (FHLBI) required level of retained earnings and restriction of stock dividend distribution.

As director of a non-profit in West Michigan I believe this will result in a decrease in the FHLBI to provide funding for the (Affordable Housing Program) AHP. This will result in a significant reduction in the number of low income families that could be assisted.

Sincerely,

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