

Testimony

Testimony and Comments

January 23, 2004
Public Hearing
Corporate Governance of Federal Home Loan Banks
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[Opening Statement](#)

John T. Korsmo, Chairman

Testimony

[David Ledford, Staff Vice President, National Association of Home Builders](#)

Testimony

[Carol Wayman, Director of Policy, National Congress for Community Economic Development](#)

Testimony

[Mortgage Bankers of America, MBA, Robert D. Broeksmit, President and CEO, BF Saul Mortgage Company](#)

Testimony

[America's Community Bankers, J. Edward Norris III, Chairman, President and CEO, Plantation Federal Bank](#)

Testimony

[Independent Community Bankers Association, David Hayes, President/CEO, Security Bank, Dyersburg, Tenn.](#)

Submitted Statement

[Credit Union National Association, Ralph Reardon, Senior Vice President and CFO, Coastal Federal Credit Union](#)

Submitted Statement

[American Bankers Association](#)

Submitted Statement

[Federal Home Loan Bank of Des Moines, Randy L. Newman, Chairman](#)

Submitted Statement

[Federal Home Loan Bank of Boston, Michael Jesse, President and CEO](#)