



Federal Housing Finance Agency

1625 Eye Street, N.W., Washington, D.C. 20006-4001

Telephone: (202) 408-2500

Facsimile: (202) 408-1435

www.fhfa.gov

October 16, 2009

Mark Brothers
Vice President
Bank of Hampton Roads
999 Waterside Drive, Suite 200
Norfolk, VA 23510

Dear Mr. Brothers:

The Federal Housing Finance Agency has completed review of your institution's Community Support Statement. The analysis indicates that your institution meets the regulatory standard.

Thank you for your cooperation.

Sincerely,

A handwritten signature in black ink that reads 'Charles E. McLean'.

Charles E. McLean
Acting Manager
Housing Mission and Goals

cc: ShaDonte Dozier, Federal Home Loan Bank of Atlanta