



September 5, 2013

Mr. Greg Bischak
Program Manager for Financial Strategies and Research
Community Development Financial Institutions Fund
U.S. Department of the Treasury
1500 Pennsylvania Avenue, NW
Washington, DC 20220

Dear Mr. Bischak:

Thank you for giving us the opportunity to submit feedback regarding the Annual CIIS Report. We are so grateful for our partnership and appreciate the chance to share our comments with you.

WWBIC uses DownHome Loan Manager 4.0 to record information about all loans that are closed through our organization. We have an annual subscription fee for DHL of approximately \$2,000 per year. Using DHL makes the reporting process much less cumbersome, as all of the required information is ideally recorded as each loan closes, and then simply needs to be extracted during reporting periods.

We do run into some challenges. First, we have run into issues with DHL that require updates or workarounds. This slows down the reporting process. Second, the information on which we are required to report changes occasionally as well; this has required us to go back into old loans and add information. Our biggest issue in uploading the report deals with addresses that are not recognized by CIIS and need to be revised.

At WWBIC, we are constantly working to update our processes to streamline the reporting process. We welcome any new data collection and reporting methods that help us continue to show the impact that WWBIC and the clients we serve have on the community.

Thank you again for this opportunity! Please contact me with any questions at (414) 395-4554 or at christina.feliciano@wwbic.com

Sincerely,

A handwritten signature in cursive script that reads 'Christina Feliciano'.

Christina Feliciano
Compliance Coordinator

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