



Having considered the evidence presented at said hearing and the record as a whole, the arguments of both parties, and the Recommended Decision issued by the presiding administrative law judge,

Pursuant to the authority vested in the Comptroller of the Currency by section 8(i) of the Federal Deposit Insurance Act, 12 U.S.C. § 1818(i):

IT IS HEREBY ORDERED that Respondents, Steven J. Ellsworth and Kevin W. Stevenson, be assessed a civil money penalty in the amount of One Hundred Thousand Dollars (\$100,000) each.

Remittance of the civil money penalty shall be payable to the Treasury of the United States and delivered to the Comptroller of the Currency, Washington, D.C.

IT IS FURTHER ORDERED that Respondents are prohibited from seeking or accepting indemnification from any insured depository institution for the civil money penalty assessed and paid in this matter.

The provisions of this ORDER will remain effective and in force except in the event that, and until such time as, any provision of this ORDER shall have been modified, terminated, suspended, or set aside by the Office of the Comptroller of the Currency.

IT IS SO ORDERED.

Dated at Washington, D.C., this 23<sup>rd</sup> day of March, 2016

S// Thomas J. Curry  
Thomas J. Curry  
Comptroller of the Currency  
Office of the Comptroller of the Currency