

UNITED STATES OF AMERICA
before the
OFFICE OF THRIFT SUPERVISION

In the Matter of
CHARTER FEDERAL SAVINGS AND
LOAN ASSOCIATION
WEST POINT, GEORGIA

OTS Order No.: ATL-96-1

Dated: January 16, 1996

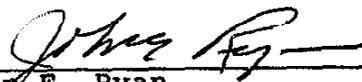
TERMINATION OF ORDER TO CEASE AND DESIST

WHEREAS, Charter Federal Savings and Loan Association, West Point, Georgia, OTS No. 5798 ("Charter") through its directors, executed a Stipulation and Consent to Issuance of Order to Cease and Desist ("Stipulation"), which Stipulation was accepted by the Office of Thrift Supervision ("OTS") and, on August 6, 1991, the OTS issued its accompanying Order to Cease and Desist against Charter ("Order") (Resolution No.: ATL-91-39); and

WHEREAS, by letter dated January 3, 1996, Charter has requested termination of the Order and the Regional Director has determined such termination to be appropriate under the circumstances.

NOW THEREFORE, IT IS ORDERED that, the Order, Resolution No.: ATL-91-39, dated August 6, 1991, is terminated in its entirety.

OFFICE OF THRIFT SUPERVISION



John E. Ryan
Regional Director