

UNITED STATES OF AMERICA
Before The
OFFICE OF THRIFT SUPERVISION

_____)	
In the Matter of)	Order No.: ATL-2005-10
)	
LINCOLN BANK)	Date: May 2, 2005
Plainfield, Indiana)	
)	
OTS Docket No.: 01959)	
_____)	

**STIPULATION AND CONSENT TO THE ISSUANCE OF AN
ORDER TO CEASE AND DESIST FOR AFFIRMATIVE RELIEF**

WHEREAS, the Office of Thrift Supervision (OTS), based upon information derived from the exercise of its regulatory responsibilities, is of the opinion that grounds exist to initiate an administrative cease and desist proceeding for affirmative relief against Lincoln Bank, Plainfield, Indiana, OTS Docket No. 01959 (Lincoln or Bank) pursuant to Section 8(b) of the Federal Deposit Insurance Act (FDIA), 12 U.S.C. § 1818(b),¹ and

WHEREAS, Lincoln desires to cooperate with the OTS and to avoid the time and expense of such administrative proceeding, and

WHEREAS, Lincoln enters into this Stipulation and Consent to the Issuance of an Order to Cease and Desist for Affirmative Relief (Stipulation) (i) without any adjudication on the merits; (ii) without admitting or denying that grounds exist to initiate an administrative cease and desist proceeding; (iii) without admitting or denying the Findings of Fact, except as to Jurisdiction (Paragraph 1 below), which jurisdiction is admitted; and (iv) solely for the purpose

¹ All references to the United States Code (U.S.C.) are as amended, unless otherwise indicated.

of settling this matter in accordance with Rule 408 of the Federal Rules of Evidence and equivalent state provisions.

NOW, THEREFORE, on these premises, Lincoln hereby stipulates and agrees as follows:

1. Jurisdiction.

a. Lincoln is a "savings association" within the meaning of Section 3(b) of the FDIA, 12 U.S.C. § 1813(b), and Section 2(4) of the Home Owners' Loan Act (HOLA), 12 U.S.C. § 1462(4). Accordingly, Lincoln is an "insured depository institution" as that term is defined in Section 3(c) of the FDIA, 12 U.S.C. § 1813(c).

b. Pursuant to Section 3(q) of the FDIA, 12 U.S.C. § 1813(q), the Director of the OTS is the "appropriate Federal banking agency" with jurisdiction to maintain an administrative cease and desist proceeding against such a savings association. Therefore, the Bank is subject to the jurisdiction of the OTS to initiate and maintain a cease and desist proceeding against it pursuant to Section 8(b) of the FDIA, 12 U.S.C. § 1818(b). The Director of the OTS has delegated to the Regional Director of the Southeast Region of the OTS or his/her designee (Regional Director) the authority to issue cease and desist orders where the savings association has consented to the issuance of the orders.

2. OTS Findings of Fact.

a. The OTS finds that the Bank has engaged in certain unsafe and unsound practices and violated various laws and regulations to which the Bank is subject, as outlined in detail in the OTS's December 13, 2004 Report of Examination of Lincoln (2004

Examination). Such violations include violations of the Bank Secrecy Act (BSA),² the Flood Disaster Protection Act (FDPA),³ and the Truth in Lending Act (TILA).⁴

b. The Bank was criticized for violations of the FDPA in its previous two examinations where compliance was reviewed. Substantive FDPA violations were noted in its immediately preceding OTS examination report, the September 22, 2003 Report of Examination (2003 Examination). Prior to the 2003 Examination Report, the July 17, 2000 Report of Examination (2000 Examination) also cited the Bank for violations of the FDPA. The Board was instructed to correct these violations at both the 2003 Examination and 2000 Examination, and thereafter to comply with applicable FDPA-related laws and regulations. The Board failed to correct the type of FDPA problems noted at both the 2003 Examination and 2000 Examination and, in fact, Lincoln thereafter engaged in additional violations of FDPA.

c. The Bank was criticized in its 2004 Examination for violations of the BSA. These violations include a BSA compliance program that does not fully meet the requirements with respect to internal controls, independent testing, and training. Numerous errors and omissions were noted with Currency Transaction Report (CTR) filings and the Bank failed to file the required exemption form for one of its customers. The 2004 Examination also cited the Bank for an anti-money laundering system that is not adequate for an institution of its size and complexity, and a BSA policy which is in need of addressing additional areas and is inconsistent with other written procedures.

² 31 U.S.C. § 5311 et seq.

³ 42 U.S.C. § 4001 et seq.

⁴ 15 U.S.C. § 1601 et. seq.

3. **Consent.**

Lincoln consents to the issuance by the OTS of the accompanying Consent Order to Cease and Desist for Affirmative Relief (C&D Order). The Bank further agrees to comply with the terms of the C&D Order upon issuance and stipulates that the C&D Order complies with all requirements of law.

4. **Finality.**

The C&D Order is issued under 12 U.S.C. § 1818(b). Upon its issuance by the Regional Director, it shall be a final order, effective and fully enforceable by the OTS under the provisions of Section 8(i) of the FDIA, 12 U.S.C. § 1818(i).

5. **Waivers.**

Lincoln waives the following:

- a. the right to be served with any written notice of the OTS's charges against it as provided by Section 8(b) of the FDIA, 12 U.S.C. § 1818(b);
- b. the right to an administrative hearing of the OTS's charges against it as provided by Sections 8(b) of the FDIA, 12 U.S.C. § 1818(b);
- c. the right to seek judicial review of the C&D Order including, without limitation, any such right provided by Sections 8(h) or (i) of the FDIA, 12 U.S.C. §§ 1818(h) and (i), or otherwise to challenge the validity of the C&D Order;
- d. any and all claims against the OTS, including its employees and agents, and any other governmental entity for the award of fees, costs, or expenses related to this OTS enforcement matter and/or the C&D Order, whether arising under common law, the Equal Access to Justice Act, 5 U.S.C. § 504, or 28 U.S.C. § 2412; and

e. the right to assert this proceeding, its consent to issuance of the C&D Order, and/or the issuance of the C&D Order, as the basis for a claim of double jeopardy in any pending or future proceeding brought by the United States Department of Justice or any other governmental entity.

6. **Other Governmental Actions Not Affected.**

a. Upon the OTS's issuance of the accompanying C&D Order, following the OTS's acceptance of this Stipulation executed by the Bank, OTS does release and discharge Lincoln from all potential claims and charges that have been or might have been asserted by the OTS, based on the alleged violations described in the Findings of Fact set forth in Paragraph 2 of this Stipulation, to the extent known to the OTS as of the effective date of the accompanying C&D Order. However, the violations alleged above in Paragraph 2 of this Stipulation may be utilized by the OTS in future enforcement actions to establish a pattern or practice of violations or the continuation of a pattern or practice of violations. This release shall not preclude or affect any right of the OTS to determine and ensure compliance with the terms and provisions of this Stipulation and the accompanying C&D Order.

b. Lincoln acknowledges and agrees that its consent to the issuance of the accompanying C&D Order is solely for the purpose of resolving certain potential OTS administrative enforcement charges as provided by Paragraph 6(a) above, and does not otherwise release, discharge, compromise, settle, dismiss, resolve, or in any way affect any actions, charges against, liability, or other administrative, civil, or criminal proceeding that arise pursuant to this action or otherwise, and that may be or have been brought by another governmental entity.

7. **Reservation of Rights.**

Lincoln acknowledges that the OTS reserves the right to bring such additional action(s), charge(s), or proceeding(s) arising from or related in any way to the Findings of Fact or any other matter, as the OTS deems appropriate, in its sole discretion.

8. **Agreement for Continuing Cooperation.**

Lincoln agrees that, on reasonable notice and without service of a subpoena, it will promptly respond to any written request from the OTS for documents that the OTS reasonably requests to demonstrate compliance with the C&D Order. Lincoln agrees to cooperate with the OTS or any other federal agency in any review requested by the OTS or any other federal government agency, or in any investigation, litigation, or other proceeding relating to Lincoln, its holding company, subsidiaries, service corporations, or institution-affiliated parties.

9. **Miscellaneous.**

a. The construction and validity of this Stipulation and the C&D Order shall be governed by the laws of the United States of America.

b. If any provision of this Stipulation and the C&D Order is ruled to be invalid, illegal, or unenforceable by the decision of any Court of competent jurisdiction, the validity, legality, and enforceability of the remaining provisions hereof shall not in any way be affected or impaired thereby, unless the Regional Director in his or her sole discretion determines otherwise.

c. All references to the OTS in this Stipulation and the C&D Order shall also mean any of the OTS's predecessors, successors, and assigns.

d. The section and paragraph headings in this Stipulation and the C&D Order are for convenience only, and such headings shall not affect the interpretation of this Stipulation or the C&D Order.

e. The terms of this Stipulation and the C&D Order represent the final agreement of the parties with respect to the subject matters hereof and constitute the sole agreement of the parties with respect to such subject matters.

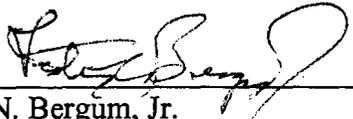
f. This Stipulation and the C&D Order shall remain in effect until terminated, modified, or suspended in writing by the OTS, acting through its Director, Deputy Director, Regional Director, or other authorized representative.

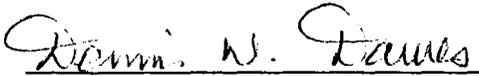
10. **Signature of Directors.**

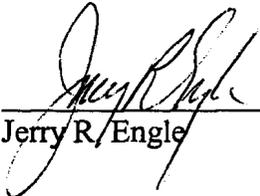
Each Director signing this Stipulation attests that he/she voted in favor of a resolution authorizing the execution of the Stipulation.

WHEREFORE, Lincoln, by a majority of its directors, executes this Stipulation and Consent to the Issuance of an Order to Cease and Desist for Affirmative Relief intending to be legally bound hereby.

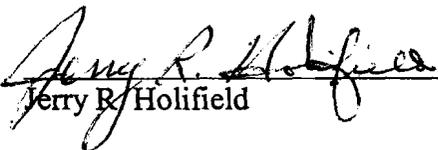
LINCOLN BANK
by a majority of its directors

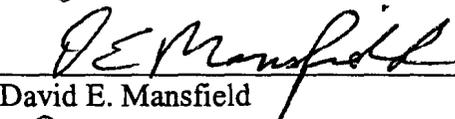
By:  4-19-05
Lester N. Bergum, Jr. Date

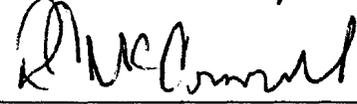
 4-19-05
Dennis W. Dawes Date

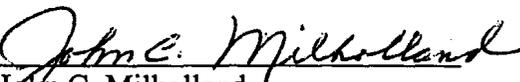
 4/19/05
Jerry R. Engle Date

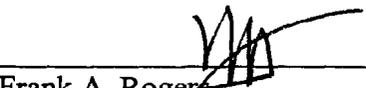
 4-19-2005
W. Thomas Harmon Date

 4-19-2005
Jerry R. Holifield Date

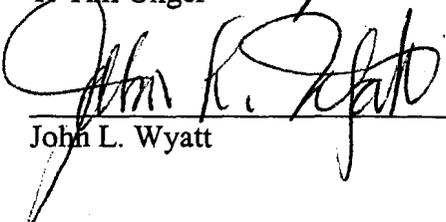
 4-19-2005
David E. Mansfield Date

 4-19-05
R.J. McConnell Date

 4-19-05
John C. Milholland Date

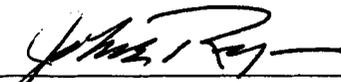
 4-19-05
Frank A. Rogers Date

 4-19-05
T. Tim Unger Date

 04-19-2005
John L. Wyatt Date

ACCEPTED on the date of the Order by:

OFFICE OF THRIFT SUPERVISION

By: 

John E. Ryan
Regional Director
Southeast Region

Date: 5/2/05

UNITED STATES OF AMERICA
Before The
OFFICE OF THRIFT SUPERVISION

In the Matter of)

LINCOLN BANK)
Plainfield, Indiana)

OTS Docket No.: 01959)
_____)

Order No.: **ATL-2005-10**

Date: **May 2, 2005**

CONSENT ORDER TO CEASE AND DESIST FOR AFFIRMATIVE RELIEF

WHEREAS, Lincoln Bank, Plainfield, Indiana, OTS Docket No. 01959 (Lincoln or Bank), by and through its Board of Directors (Board), has executed a Stipulation and Consent to the Issuance of an Order to Cease and Desist for Affirmative Relief (Stipulation); and

... **WHEREAS**, Lincoln, by executing the Stipulation, has consented and agreed to the issuance of this Consent Order to Cease and Desist for Affirmative Relief (C&D Order) by the Office of Thrift Supervision (OTS), pursuant to Section 8(b) of the Federal Deposit Insurance Act (FDIA), 12 U.S.C. § 1818(b)¹; and

WHEREAS, the Director of the OTS has delegated to the Regional Directors of the OTS the authority to issue consent orders on behalf of the OTS pursuant to provisions of Section 8 of the FDIA, 12 U.S.C. § 1818.

¹ All references to the United States Code (U.S.C.) are as amended.

NOW, THEREFORE, IT IS ORDERED THAT:

Order to Cease and Desist

1. The Bank and its directors, officers, employees, and agents shall cease and desist from any action (alone or with another or others) for or toward causing, bringing about, participating in, counseling or the aiding and abetting of any violation of:

- a. the Currency and Foreign Transactions Reporting Act, as amended by the USA Patriot Act and other laws (the Bank Secrecy Act or BSA), 31 U.S.C. §§ 5311 et seq., and the related BSA regulations issued by the U. S. Department of the Treasury, 31 C.F.R. §§ 103.11 et seq., and the OTS, 12 C.F.R. § 563.177 (collectively with the aforementioned laws and regulations, the BSA Laws and Regulations);
- b. the Flood Disaster Protection Act, 42 U.S.C. § 4001 et seq. (FDPA) and the regulations issued by the OTS at 12 C.F.R. § 572 (collectively, the FDPA Laws); and
- c. the Truth in Lending Act, 15 U.S.C. § 1601 et seq. (TILA), and the regulations issued by the Federal Reserve Board at 12 C.F.R. Part 226 (Regulation Z).

Anti-Money Laundering/BSA Compliance

2. Within sixty (60) days after the Effective Date of this C&D Order, and annually thereafter, the Board shall review and revise the Bank's policies and procedures for complying with the requirements of the BSA and the BSA Laws and Regulations, 31 U.S.C. §§ 5311 et seq., 12 C.F.R. § 563.177, and 31 C.F.R. Part 103, to strengthen the Bank's Anti-Money Laundering and BSA compliance. In amending its BSA Policy, the Board shall, at a minimum:

- a. establish specific procedures to ensure that known or suspected criminal activity against or involving the Bank, including transactions that are or appear to be structured to evade or circumvent the BSA requirements, are timely detected and reported, in an accurate and complete manner, to law enforcement and supervisory authorities by the filing of a Suspicious Activity Report (SAR), as required by the

suspicious activity reporting provisions of 12 C.F.R. § 563.180(d) and 31 C.F.R. § 103.18 (collectively the SAR Regulations);

- b. adopt such procedures as are necessary to strengthen and ensure the accurate completion of Currency Transaction Reports (CTRs) filed by the Bank;
- c. adopt such procedures as are necessary to strengthen and ensure compliance with the Financial Crimes Enforcement Network (FinCEN) Section 314(a) requests by designating a point of contact for receiving information requests, ensuring that the confidentiality of the request is safeguarded, detailing a process for responding to the request, and determining if and when a SAR should be filed;
- d. require a log documenting compliance with the FinCEN Section 314(a) requests by noting the date of the request, the control number of the request, the date that the search was initiated, the date that the search was completed, and the number of responsive hits;
- e. adopt such procedures as are necessary to determine how customers may be exempted from CTR reporting, and to ensure that the required exemption form is being appropriately filed for any customer exempted from CTR reporting;
- f. establish specific procedures to ensure an effective system to identify potential structuring is maintained including the ability to effectively track cash activity over multiple days; and
- g. establish specific procedures to ensure sufficient training is provided for all employees involved in BSA related compliance matters based upon their respective positions and responsibilities, with documentation of attendance.

3. Within sixty (60) days after the Effective Date of this C&D Order, the Board shall revise the Bank's BSA Policy to require annual independent testing of the Bank's BSA Compliance Program by a qualified independent party (in-house personnel or outside party) with knowledge of the BSA Laws and Regulations and experience in compliance with the requirements imposed by such laws and regulations. The BSA Policy shall require that, at a minimum, the independent test be completed within ninety (90) days after each fiscal year end. The independent test shall comprehensively review the Bank's BSA risk-assessment; the Bank's internal controls for preventing money laundering and terrorism financing; and the Bank's compliance with BSA

Laws and Regulations. The Board shall ensure that the scope of the test considers and incorporates, as appropriate for the size and complexity of the Bank, the examination procedures established by the OTS in Section 400 of the Compliance Activities Handbook and the BSA checklist contained in the OTS Compliance Self-Assessment Guide.

4. The Board shall take all steps necessary to ensure that the BSA Policy, as revised consistent with the requirements of Paragraphs 2 and 3 above, is fully implemented and thereafter fully adhered to by Management and staff of the Bank. The Board shall submit a copy of the revised BSA Policy to the Regional Director within ten (10) days after adoption.

5. The final findings of each annual independent test conducted pursuant to Paragraph 3 above shall be promptly reported to and reviewed by the Board at the next regularly scheduled Board meeting following completion of the independent test. The Board shall ensure that its discussions of the testing results, including any actions taken or required by the Board, are thoroughly and accurately documented in the Board meeting minutes. The Bank shall retain all workpapers generated by or in connection with the independent testing of the Bank's BSA Program and compliance.

6. Within forty five (45) days after the Effective Date of this C&D Order, the Board shall engage a qualified independent outside third party to conduct an independent test of the Bank's BSA Compliance Program, including a transaction review for the period August 1, 2003 to the present, to evaluate the Bank's compliance with the BSA Laws and Regulations and determine whether any suspicious activity at, by, or through the Bank was properly identified and reported in accordance with applicable regulations. The independent test shall comply with the requirements set forth in Paragraph 3 above and shall be completed within ninety (90) days after the Effective Date of this C&D Order. Within thirty (30) days after its completion, the Board shall review the findings of the independent test required by this Paragraph 6 and determine the appropriate corrective action required to address any deficiencies or weaknesses. The Board shall fully document its review and any corrective actions adopted in the appropriate Board meeting minutes. The Board shall ensure that Management fully implements the corrective actions adopted by the Board. A copy of the independent test and the Board meeting minutes

detailing the Board's review shall be provided to the Regional Director within ten (10) days after the date of the Board meeting.

Flood Disaster Protection Act

7. Within sixty (60) days after the Effective Date of this C&D Order, the Board shall review and revise the Bank's FDPA policies and procedures to ensure the Bank fully complies with the FDPA Laws. The FDPA Policy shall, at a minimum, establish a system to ensure that appropriate flood insurance is obtained and maintained on property securing a loan from the Bank and that all flood determinations and notices are accurately completed and made on a timely basis. The Bank's FDPA Policy shall include such procedures and requirements as are necessary to ensure that the deficiencies noted in the December 13, 2004 Report of Examination (2004 Examination) do not recur. The Bank's FDPA Policy shall, at a minimum, require additional training of lending staff on the technical requirements of the FDPA Laws, provide for such internal controls as are necessary to ensure the Bank's compliance with FDPA Laws, and require the Bank's internal auditor and/or independent compliance officer to conduct quarterly reviews of loan samples to assess the Bank's compliance with FDPA Laws and Policy.

8. Within sixty (60) days after the Effective Date of this C&D Order, the Board shall require Management to promptly review and correct all deficiencies or non-compliance with the FDPA Laws, as noted in the 2004 Examination. Management shall prepare and provide to the Board a detailed report identifying all loans with deficiencies or otherwise found to be in non-compliance with the FDPA Laws and Policy and specifying the corrective action taken to remedy such deficiencies and non-compliance (FDPA Corrective Action Report). A copy of the FDPA Corrective Action Report and the Board meeting minutes detailing the Board's review shall be provided to the Regional Director within ten (10) days after the date of the Board meeting at which the FDPA Corrective Action Report is presented to and reviewed by the Board.

Truth in Lending

9. Within sixty (60) days after the Effective Date of this C&D Order, the Board shall review and revise its policies and procedures governing compliance with the TILA and Regulation Z, as necessary, to ensure full compliance with the requirements of TILA and Regulation Z (TILA Policy). The Bank's TILA Policy shall include such procedures and requirements as are necessary to ensure that the deficiencies noted in the 2004 Examination do not recur. The Bank's TILA Policy shall, at a minimum, require additional training of lending staff on the technical requirements of Regulation Z to strengthen the Bank's compliance with Regulation Z, provide for such internal controls as are necessary to ensure the Bank's compliance with Regulation Z, and require the Bank's internal auditor and/or independent compliance officer to conduct quarterly reviews of loan samples to assess the Bank's compliance with Regulation Z. The Board shall take all steps necessary to ensure that the revised TILA Policy required by this Paragraph 9 is fully implemented and thereafter fully adhered to by Management and staff of Lincoln.

10. Within sixty (60) days after the Effective Date of this C&D Order, the Board shall require Management to promptly review and correct all deficiencies or non-compliance with TILA and Regulation Z, as noted in the 2004 Examination. Management shall prepare and provide to the Board a detailed report identifying all loans with deficiencies or otherwise found to be in non-compliance with the TILA and Regulation Z and specifying the corrective action taken to remedy such deficiencies and non-compliance (TILA Corrective Action Report). A copy of the TILA Corrective Action Report and the Board meeting minutes detailing the Board's review shall be provided to the Regional Director within ten (10) days after the date of the Board meeting at which the TILA Corrective Action Report is presented to and reviewed by the Board.

Staffing Plan

11. Within sixty (60) days after the Effective Date of this C&D Order, the Board shall conduct a review of the Bank's compliance deficiencies and weaknesses. This review shall include a determination as to which areas steps should be taken to replace or enhance personnel.

Within ninety (90) days after the Effective Date of this C&D Order, the Board shall prepare and adopt a staffing plan to strengthen and improve the Bank's Management and operations and that is designed to meet the Bank's current and future needs (Staffing Plan). The Staffing Plan shall be supported by the analysis outlined above in this Paragraph 11. The Board shall provide a copy of the proposed Staffing Plan and the Board minutes evidencing the Board's review of the Staffing Plan to the Regional Director within ten (10) days after its consideration.

Board Compliance Committee

12. Within thirty (30) days of the Effective Date of this C&D Order, the Board shall appoint a committee (the Regulatory Compliance Committee) comprising three or more Directors, the majority of whom shall be independent of Management, to monitor and coordinate the Bank's compliance with the provisions of this C&D Order and the completion of all corrective action required in the 2004 Examination.

13. By June 30, 2005, and thereafter within thirty (30) days after the end of each calendar quarter, the Regulatory Compliance Committee shall submit a written progress report to the Board detailing the actions taken to comply with each provision of this C&D Order and the actions required by the 2004 Examination, as well as the results of those actions.

14. By July 15, 2005, and thereafter within forty-five (45) days after the end of each calendar quarter, the Board shall submit to the Regional Director: (i) a copy of the Regulatory Compliance Committee's quarterly progress report required by Paragraph 13 above, with any additional comments made by the Board; and (ii) a written certification that each Director has reviewed the report.

Compliance with Order

15. All policies, procedures, corrective actions, plans, programs, reviews and systems required by this C&D Order (collectively, Policies and Procedures) shall conform to all applicable statutes, regulations, OTS policy and guidance. The Board shall submit copies of all

Policies and Procedures required by this C&D Order to the Regional Director within the timeframes specified or, in the event a timeframe is not specified, within thirty (30) days after adoption by the Board. The Board shall revise such Policies and Procedures as required by the Regional Director within thirty (30) days of receipt of written direction from the Regional Director. The Policies and Procedures, as modified consistent with the written direction of the Regional Director, shall be incorporated into this C&D Order and any deviation from such Policies and Procedures shall be a violation of this C&D Order.

Definitions

16. All technical words or terms used in this C&D Order for which meanings are not specified or otherwise provided by the provisions of this C&D Order shall, insofar as applicable, have meanings as defined in Chapter V of Title 12 of the Code of Federal Regulations, the HOLA, the FDIA, OTS Memoranda or other published OTS guidance. Any such technical words or terms used in this C&D Order and undefined in said Code of Federal Regulations, the HOLA, the FDIA, OTS Memoranda, or other published regulatory guidance shall have meanings that are in accordance with the best custom and usage in the savings and loan industry.

Successor Statutes, Regulations, Guidance, Amendments

17. Reference in this C&D Order to provisions of statutes, regulations, OTS Memoranda, and other published regulatory guidance shall be deemed to include references to all amendments to such provisions as have been made as of the Effective Date and references to successor provisions as they become applicable.

No Violations Authorized; OTS Not Restricted

18. Nothing in this C&D Order or the Stipulation shall be construed as: (a) allowing the Bank to violate any law, rule, regulation, or policy statement to which it is subject; or (b) restricting or estopping the OTS from taking any action(s) that it believes are appropriate in fulfilling the responsibilities placed upon it by law including, without limitation, any type of supervisory,

enforcement or other action that the OTS determines to be appropriate, arising out of matters described in the most recent Report of Examination, or based on other matters.

Time Limits; Effect of Headings; Separability Clause; Stipulation Incorporated

19. Time limitations for compliance with the terms of this C&D Order run from the Effective Date, unless otherwise noted.

20. The section and paragraph headings herein are for convenience only and shall not affect the construction hereof.

21. In case any provision in this C&D Order is ruled to be invalid, illegal or unenforceable by the decision of any court of competent jurisdiction, the validity, legality and enforceability of the remaining provisions hereof shall not in any way be affected or impaired thereby, unless the Regional Director in his/her sole discretion determines otherwise.

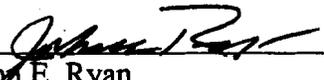
22. The Stipulation is made a part hereof and is incorporated herein by this reference.

Effective Date; Duration

23. This C&D Order is and shall become effective on the date it is issued, i.e., the Effective Date as shown on the first page hereof. This C&D Order (including the related Stipulation) shall remain in effect until terminated, modified or suspended, in writing by the OTS, acting through its Director, Regional Director or other authorized representative.”

OFFICE OF THRIFT SUPERVISION

By:



John E. Ryan
Regional Director
Southeast Region

Date:

5/2/05