

**UNITED STATES OF AMERICA
BEFORE THE
OFFICE OF THRIFT SUPERVISION**

In the Matter of) Robert E. Sticker) Former Officer of) Midland-Buckeye Savings, a Federal) Savings and Loan Association) Alliance, Ohio) OTS No. 3899)) Resolution No.: CIN 93-6) Dated: April 15, 1993
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**STIPULATION AND CONSENT TO THE ENTRY
OF A PROHIBITION ORDER**

The Office of Thrift Supervision ("OTS"), by and through its Regional Director for the Central Region, and Robert E. Sticker, a former officer of Midland-Buckeye Savings, a Federal Savings and Loan Association, Alliance, Ohio ("Midland-Buckeye"), stipulate and agree as follows:

1. Consideration. The OTS, based upon information reported to it, is of the opinion that grounds exist to initiate an administrative prohibition proceeding against Robert E. Sticker pursuant to § 8(e) of the Federal Deposit Insurance Act ("FDIA"), 12 U.S.C. § 1818(e) (Supp. I 1989). Robert E. Sticker desires to cooperate with the OTS and to avoid the time and expense of such administrative litigation and hereby stipulates and agrees to the following terms in consideration of the forbearance of OTS from initiating such administrative prohibition litigation against him on the grounds set forth in the indictment issued against Robert E. Sticker, October 15, 1992, Case No. 5.92-CR-0356 in the United States District Court for the Northern District of Ohio, Eastern Division.

2. Jurisdiction

(a) Midland-Buckeye Savings, a Federal Savings and Loan Association is a "savings association" within the meaning of § 3 of the FDIA and Section 2 of the Home Owners' Loan Act of 1933. Accordingly, it is an "insured depository institution" as that term is defined in § 3(c) of the FDIA, 12 U.S.C. §§ 1813(c) (Supp. I 1989).

(b) Robert E. Sticker, as a former officer of Midland-Buckeye is an "institution-affiliated party" as defined by § 3(u) of the FDIA, 12 U.S.C. § 1813(u) (Supp. I 1989).

(c) Pursuant to § 3 of the FDIA, the OTS is the "appropriate Federal banking agency" to maintain an enforcement proceeding against such a savings association or its institution-affiliated parties. Therefore, Robert E. Sticker is subject to the authority of the OTS to initiate and maintain a prohibition proceeding against him pursuant to § 8(e) of the FDIA, 12 U.S.C. § 1818(e) (Supp. I 1989).

3. Consent. Robert E. Sticker consents to the issuance by the OTS of the accompanying Order of Prohibition ("Order"). He further agrees to comply with its terms upon issuance and stipulates that the Order complies with all requirements of law.

4. Finality. The Order is issued under § 8(e) of the FDIA, 12 U.S.C. § 1818(e) (Supp. I 1989). Upon its issuance by the Regional Director for the Central Region, OTS, it shall be a final order, effective and fully enforceable by the OTS under the provisions of § 8(d) of the FDIA, 12 U.S.C. § 1818(1) (Supp. I 1989).

5. Waivers: Robert E. Sticker waives his right to a notice of intention to prohibit and the administrative hearing provided by

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Alliance, Ohio)
OTS No. 3899)

Resolution No. CIN 93-6
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ORDER OF PROHIBITION

WHEREAS, Robert E. Sticker, has executed a Stipulation and Consent to Entry of a Prohibition Order ("Stipulation"), which is accepted and approved by the Office of Thrift Supervision ("OTS") acting through its Regional Director for the Central Region; and

WHEREAS, Robert E. Sticker, in the Stipulation has consented and agreed to the issuance of this Order of Prohibition ("Order") pursuant to § 8(e) of the Federal Deposit Insurance Act ("FDIA"), 12 U.S.C. § 1818(e) (Supp. I 1989).

NOW THEREFORE, IT IS ORDERED that:

1. Without the prior written approval of the Regional Director for the Central Region of OTS and, if appropriate, another Federal financial institutions regulatory agency, Robert E. Sticker, may not hold any office in, or participate in any manner in the conduct of the affairs of any institution(s) or other entity as set forth in § 8(e)(7)(A) of the

