

UNITED STATES OF AMERICA
Before The
OFFICE OF THRIFT SUPERVISION

In the Matter of)
)
)
ROBERT YECKEL, an officer of)
AMERICAN HOME SAVINGS AND)
LOAN ASSOCIATION)
St. Louis, Missouri)

Re: Resolution No. DM 92-2

Dated: January 19, 1992

STIPULATION AND CONSENT TO ISSUANCE OF
ORDER OF CIVIL MONEY PENALTY ASSESSMENT

The Office of Thrift Supervision ("OTS"), by and through the
Regional Director for the Midwest Region, and Robert Yeckel
("Yeckel") 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 civil money
penalty assessment proceeding against Yeckel pursuant to 12 U.S.C.
§ 1818(i)(2). Yeckel desires to avoid the time and expense of such
administrative proceeding and, without admitting or denying that
such grounds exist, hereby stipulates and agrees to the following
terms in consideration of the forbearance by the OTS from initiating
such administrative civil money penalty assessment proceeding
against Yeckel with respect to violations cited in an examination
report for the examination dated December 17, 1990.

2. Jurisdiction.

a. American Home Savings and Loan Association, St. Louis, Missouri, is a "savings association" within the meaning of Section 3 of the Federal Deposit Insurance Act ("FDIA") and Section 2 of the Home Owners' Loan Act of 1933, as amended by the Financial Institutions Reform, Recovery, and Enforcement Act of 1989 ("FIRREA"), Pub. L. No. 101-73, 103 Stat. 183. Accordingly, it is an "insured depository institution" as that term is defined in Section 3(c) of the FDIA, as amended by FIRREA (to be codified at 12 U.S.C. § 1813(c)).

b. Robert Yeckel, as Executive Vice President, is an "institution-affiliated party" of American Home Savings and Loan Association, St. Louis, Missouri, as that term is defined in Section 3(u) of the FDIA, as amended by FIRREA (to be codified at 12 U.S.C. § 1813(u)).

c. Pursuant to Section 3 of the FDIA, as amended by FIRREA, OTS is the "appropriate Federal banking agency" to maintain civil money penalty assessment proceedings against such savings association. Therefore, Yeckel is subject to the authority of OTS to initiate and maintain the assessment of a civil money penalty pursuant to 12 U.S.C. § 1818(i)(2).

3. Consent.

Yeckel consents to the issuance by the OTS of the accompanying Order and further agrees to comply with its terms upon issuance.

4. Finality.

The Order is issued under 12 U.S.C. § 1818(i)(2). Upon its issuance by the Regional Director for the Midwest Region, it shall be a final order, effective and fully enforceable by the OTS under the provisions of Section 8(i) of the FDIA, as amended by FIRREA (to be codified at 12 U.S.C. § 1818(i)).

5. Waivers.

Yeckel waives the right to a Notice of Assessment of Civil Money Penalty provided by Section 8(i) of the FDIA, as amended by FIRREA (to be codified at 12 U.S.C. § 1818(i)) and the administrative hearing provided by 12 U.S.C. § 1818(i)(2)(H), and further waives the right to seek judicial review of the Order, including any such right provided by Section 8(h) of the FDIA, as amended by FIRREA (to be codified at 12 U.S.C. § 1818(h)).

Yeckel acknowledges and agrees that this proceeding, the assessment or payment of the penalty contemplated as part of the resolution thereof, and Yeckel's consent to the entry of the Order are for the purposes of resolving this OTS enforcement matter only, and do not resolve, affect, or preclude any other civil or criminal proceeding which may be brought against Yeckel by OTS or another governmental entity on another matter, nor does it resolve, affect, or preclude the current proceeding involving a cease and desist order for indemnification.

