UNITED STATES OF AMERICA
Before The
OFFICE OF THRIFT SUPERVISION

In the Matter of JAMES B. BELTZER, Chairman and Director of Home Federal Savings and Loan Association of Grand Island, Grand Island, Nebraska	)	Re: Resolution No.: TOP-92-12 Dated: April 13, 1992

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

The Office of Thrift Supervision ("OTS"), by and through the Regional Director for the Midwest Regional Office, and James B. Beltzer ("Respondent") 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 Respondent pursuant to 12 U.S.C. § 1818(i)(2). Respondent desires to cooperate with OTS and to avoid the time and expense of such administrative litigation 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 Respondent with respect to violations on or before August 28, 1991, of:

(a) 12 C.F.R. Part 229;

(b) 12 C.F.R. § 202.9;

(c) 12 C.F.R. § 205.7;

(d) 12 C.F.R. § 205.10;

(e) 12 C.F.R. § 226.5b;

(f) 12 C.F.R. § 226.6;

(g) 12 C.F.R. § 528.2a;

(h) 12 C.F.R. § 528.5;

(i) 12 C.F.R. § 528.6;

(j) 12 C.F.R. § 528.7;

(k) 12 C.F.R. § 545.33(e);

(l) 12 C.F.R. § 561.28;

(m) 12 C.F.R. § 561.29;

(n) 12 C.F.R. § 563.99(b);

(o) 12 C.F.R. § 563.177;

(p) 12 C.F.R. § 568.3;

(q) 12 C.F.R. § 568.4;

(r) 31 C.F.R. § 103.27(d);

(s) 31 C.F.R. § 103.29(a)(1);

(t) 12 U.S.C. § 1701x;

(u) 15 U.S.C. § 1681m;

2. Jurisdiction.

(a) Home Federal Savings and Loan Association of Grand Island, Grand Island, Nebraska 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) Respondent is an institution-affiliated party within the meaning of 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 an institution-affiliated party. Therefore, Respondent 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.

Respondent consents to the issuance by OTS of the accompanying Order and 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 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 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.

Respondent 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 his 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)) or to otherwise challenge the validity of the Order.

6. General Provisions.

(a) This Stipulation and Consent, the Order and the payment by the Respondent of any monies or providing any other financial relief as contemplated by the Order, does not compromise, settle, dismiss, resolve, or in any way affect any civil actions, charges against, or liability of the Respondent that arise pursuant to this action or otherwise, and that may be or have been brought by the Resolution Trust Corporation or any other governmental entity other than the OTS.

(b) Respondent acknowledges and agrees that this proceeding, the assessment or payment of the penalty contemplated as part of the resolution thereof, and Respondent'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 or have been brought against Respondent by the OTS or another governmental entity.

(c) By signing this document, Respondent agrees that he will not assert the assessment or payment of this penalty 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.

(d) All terms not otherwise defined herein that are defined in the HOLA, FDIA, FIRREA, the Rules and Regulations of the OTS (including, without limitation, 12 C.F.R. §§ 500.1 et seq., 541.1 et seq., and 561.1 et seq. (1991)) or its publicly-available Bulletins and Advisory Memoranda shall have the meanings assigned to them in such statutes, rules and regulations, Bulletins, or Advisory Memoranda. All technical words or terms not otherwise subject to a definition in this Stipulation shall have the meanings that accord with the best custom and usage in the thrift industry.

WHEREFORE, in consideration of the foregoing, the Regional Director for the Midwest Region, on behalf of OTS, and Respondent execute this Stipulation and Consent to Issuance of Order of Civil Money Penalty Assessment.

OFFICE OF THRIFT SUPERVISION

By: /S/
Billy C. Wood
Regional Director
Midwest Regional Office

STEPHEN R. BELTZER

/S/

UNITED STATES OF AMERICA
Before The
OFFICE OF THRIFT SUPERVISION

In the Matter of STEPHEN R. BELTZER, President and Director of Home Federal Savings and Loan Association of Grand Island, Grand Island, Nebraska	)	Re: Resolution No.: TOP-92-11 Dated: April 13, 1992

ORDER OF ASSESSMENT OF CIVIL MONEY PENALTIES

WHEREAS, Stephen R. Beltzer ("Respondent") has executed a Stipulation and Consent to Issuance of Order of Civil Money Penalty Assessment, which is incorporated herein by reference ("Stipulation") and is accepted and approved by the Office of Thrift Supervision ("OTS") acting through the Regional Director for the Midwest Region; and,

WHEREAS, Respondent, in the Stipulation, has consented to the issuance of this Order of Civil Money Penalty Assessment pursuant to 12 U.S.C. § 1818(i)(2);

NOW THEREFORE, IT IS ORDERED that within ten days of the effective date of this Order, Respondent shall pay to OTS a sum of $1,000, by tendering a check to OTS in that amount made payable to the Treasurer of the United States.

OFFICE OF THRIFT SUPERVISION

By: /S/
Billy C. Wood
Regional Director
Midwest Regional Office
Office of Thrift Supervision