

UNITED STATES OF AMERICA  
BEFORE THE  
OFFICE OF THRIFT SUPERVISION  
DEPARTMENT OF THE TREASURY

In the Matter of	)	
	)	
	)	RE: OTS Order No. NE92-72
	)	
SANDRA M. MATHEWS	)	Dated: July 17, 1992
	)	
former Assistant Accountant of	)	
Dwelling House Savings and	)	
Loan Association	)	
Pittsburgh, Pennsylvania	)	

STIPULATION AND CONSENT TO THE ENTRY  
OF AN ORDER OF PROHIBITION

The Office of Thrift Supervision ("OTS"), and Sandra M. Mathews, former Assistant Accountant of Dwelling House Savings and Loan Association ("the Association"), Pittsburgh, Pennsylvania, hereby stipulate and agree as follows:

1. Consideration. The OTS, based upon information reported to it, is of the opinion that the grounds exist to initiate an administrative prohibition proceeding against Sandra M. Mathews, pursuant to Section 8(e) of the Federal Deposit Insurance Act ("FDIA"), 12 U.S.C.A. § 1818(e). Sandra M. Mathews desires to cooperate with the OTS 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 of OTS from initiating such a proceeding against her with respect to the following matters:

As noted in the March 3, 1992 Report of Examination, it was discovered on February 21, 1992, that over an eighteen-month period, between June of 1990 and February of 1992, Sandra M. Mathews misappropriated between \$25,000 and \$35,000 from the institution.

2. Jurisdiction.

(a) The Association is a "savings association" within the meaning of Section 3 of the FDIA and Section 2 of the Home Owners' Loan Act of 1933, each as amended. Accordingly, it is an "insured depository institution" as that term is defined in Section 3(c) of the FDIA, 12 U.S.C. § 1813(c).

(b) Sandra M. Mathews, as a former Assistant Accountant of the Association is deemed to be an "institution-affiliated party" as that term is defined in Section 3(u) of the FDIA, 12 U.S.C.A. §1813(u).

(c) Pursuant to Section 3 of the FDIA, as amended, the OTS is the "appropriate Federal banking agency" to maintain an enforcement proceeding against such a savings association and/or its institution-affiliated parties. Therefore, Sandra M. Mathews is subject to the authority of the OTS to initiate and maintain a prohibition proceeding against her pursuant to Section 8(e) of the FDIA, 12 U.S.C.A § 1818(e).

3. Consent. Sandra M. Mathews consents to the issuance by the OTS of the accompanying Order of Prohibition ("Order"). She 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 by the OTS under the authority of Section 8(e) of the FDIA, 12 U.S.C.A § 1818(e). Upon issuance of the Order, it shall be a final order that is effective and fully enforceable by the OTS under the provisions of Section 8(i) of the FDIA, 12 U.S.C.A § 1818(i).

5. Waivers. Sandra M. Mathews waives the following legal rights:

(a) the right to be served with a written notice of the OTS's charges against her (referred to as a Notice of Intention to Prohibit) (see, e.g. Section 8(e) of the FDIA);

(b) the right to an administrative hearing of the OTS's charges against her (see, e.g. Section 8(e) of the FDIA); and

(c) the right to seek judicial review of the Order, including any such right provided by Section 8(h) of the FDIA, as amended, 12 U.S.C.A. §1818(h), or otherwise to challenge the validity of the Order.

WHEREFORE, in consideration of the foregoing and intending to be legally bound hereby, the OTS (acting by and through the undersigned) and Sandra M. Mathews execute this Stipulation and Consent to the Entry of an Order or Prohibition.

OFFICE OF THRIFT SUPERVISION

/S/

/S/

ANGELO A. VIGNA  
Regional Director  
Northeast Regional Office

SANDRA M. MATHEWS

\* \* \* \*

NOTARIZATION

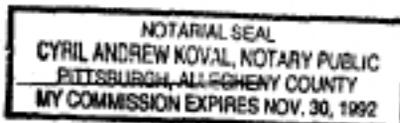
STATE OF Pennsylvania )  
COUNTY OF Allegheny ) ss.

On this 29th day of JUNE, 1992, before me the subscriber, a Notary Public in and for the State of Pennsylvania, personally appeared Sandra M. Mathews, one of the individuals who executed the foregoing Stipulation and Consent, and she did acknowledge that she did examine and read the same and did sign the foregoing instrument, and that the same is her free act and deed.

IN WITNESS WHEREOF, I have hereunto set my hand and official seal.

Cyril Andrew Koval (SEAL)  
Notary Public

My commission expires:



Member, Pennsylvania Association of Notaries

UNITED STATES OF AMERICA  
BEFORE THE  
OFFICE OF THRIFT SUPERVISION  
DEPARTMENT OF THE TREASURY

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In the Matter of )  
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RE: OTS Order No. NE92- 72

SANDRA M. MATHEWS )  
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Dated: July 17, 1992

former Assistant Accountant of )  
Dwelling House Savings and )  
Loan Association )  
Pittsburgh, Pennsylvania )  
\_\_\_\_\_ )

ORDER OF PROHIBITION

WHEREAS, Sandra M. Mathews has executed a Stipulation and Consent to the Entry of an Order of Prohibition ("Stipulation") on July 17, 1992, which is accepted and approved by the Office of Thrift Supervision ("OTS"); and

WHEREAS, Sandra M. Mathews, by her execution of the Stipulation, has consented and agreed to the issuance of this Order of Prohibition ("Order") pursuant to Section 8(e) of the Federal Deposit Insurance Act ("FDIA"), as amended, 12 U.S.C.A. §1818(e).

NOW THEREFORE, IT IS ORDERED that:

1. Sandra M. Mathews is prohibited from further participation, in any manner, in the conduct of the affairs of Dwelling House Savings and Loan Association, Pittsburgh, Pennsylvania ("the Association") and any holding company, subsidiary, and/or service corporation thereof.

2. Sandra M. Mathews may not hold any office in, or participate in any manner in the conduct of the affairs of any Federally regulated depository institution or the other entities that are described in Section 8(e)(7)(A) of the FDIA, 12 U.S.C.A. §1818(e)(7)(A), without the prior written approval of the

OTS (acting through its Director or an authorized representative thereof) and, the "appropriate Federal banking agency" for the Federally regulated depository institution which is involved. Due to the operation of Section 8(e)(6) of the FDIA, as amended, conduct prohibited by this Order, without the said prior written approval of the OTS and of the "appropriate Federal banking agency," includes, without limitation: (1) the solicitation, procuring, transfer, attempt to transfer, vote, or the attempt to vote, any proxy, consent, or authorization with respect to any voting rights in any institution described in Section 8(e)(7)(A) of the FDIA, 12 U.S.C.A. §1818(e)(7)(A); and (2) serving or acting as an institution-affiliated party.

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

4. This Order is subject to the provisions of Section 8(j) of the FDIA, as amended, and shall become effective and enforceable on the date it is issued, as shown in the caption above.

OFFICE OF THRIFT SUPERVISION

/S/

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ANGELO A. VIGNA  
Regional Director  
Northeast Regional Office