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UNITED STATES OF AMERICA
Before The
OFFICE OF THRIFT SUPERVISION

In the Matter of	)	
	)	Re: Resolution No. SF-92-034
MARK COMBS,	)	
Director	)	Dated: September 11, 1992
Home Federal Bank,	)	
Savings Bank	)	
Reno, Nevada	)	

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 West Region and Mark Combs ("Combs"), Director, of Home Federal Bank, Savings Bank, Reno, Nevada ("Home Federal"), 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 Combs pursuant to Section 8(i)(2) of the Federal Deposit Insurance Act ("FDIA"), 12 U.S.C. § 1818(i)(2). Combs 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 Combs with respect to the following matter: the violation of the June 19, 1991, Supervisory Agreement executed by Combs and the other directors of Home Federal.

2. Jurisdiction.

(a) Home Federal, 470 East Plum Lane, Reno, Nevada, is a "savings association" within the meaning of Section 3 of 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 (12 U.S.C. § 1813(c)).

(b) Combs is a Director of Home Federal and as such, is an institution-affiliated party as that term is defined by Section 3(u) of FIRREA.

(c) Pursuant to Section 3 of the FDIA, as amended by FIRREA, the OTS is the "appropriate Federal banking agency" to maintain civil money penalty assessment proceedings against such an institution-affiliated party. Therefore, Combs is subject to the authority of the OTS to initiate and maintain the assessment of a civil money penalty pursuant to Section 8(i)(2) of FDIA, 12 U.S.C. § 1818(i)(2).

3. Consent.

Combs consents to the issuance by the 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 Section 8(i)(2) of FDIA, 12 U.S.C. § 1818(i)(2). Upon its issuance by the Regional Director for the West 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 (12 U.S.C. § 1818(i)).

5. Waivers.

Combs waives the right to a Notice of Assessment of Civil Money Penalty provided by Section 8(i) of the FDIA, as amended by FIRREA (12 U.S.C. § 1818(i)) and the administrative hearing provided by Section 8(i)(2)(H) of FDIA, 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 (12 U.S.C. § 1818(h)) or to otherwise challenge the validity of the Order. Combs acknowledges and agrees that this proceeding, the assessment or payment of the penalty contemplated as part of the resolution thereof, and Combs'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 Combs by the OTS or another governmental entity. By signing this document Combs agrees that he will not assert the assessment or payment of this penalty as the basis for a claim of double jeopardy in any future

proceeding brought by another governmental entity. Combs agrees that the amount of civil money penalty that is voluntarily being paid hereunder is reasonably related to the government expense of investigation and litigation as well as the conduct of Combs.

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

OFFICE OF THRIFT SUPERVISION

By:

/S/

Eric D. Shand
Regional Director
West Region

/S/

Mark Combs

(RENO3STP.CMP 21/6)

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	)	
MARK COMBS,	)	Dated: September 11, 1992
Director	)	
Home Federal Bank,	)	
Savings Bank	)	
Reno, Nevada	)	

ORDER OF CIVIL MONEY PENALTY ASSESSMENT

WHEREAS, Mark Combs ("Combs"), Director of Home Federal Bank, Savings Bank, Reno, Nevada, 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 West Region; and

WHEREAS, Combs, in the Stipulation, has consented to the issuance of this Order of Civil Money Penalty Assessment pursuant to Section 8(i)(2) of the Federal Deposit Insurance Act, 12 U.S.C. § 1818(i)(2).

NOW THEREFORE, IT IS ORDERED that within ten (10) calendar days of the effective date of this Order, Combs shall pay to

the OTS a sum of Five Hundred Dollars ($500), by tendering a check to the OTS in that amount made payable to the Treasurer of the United States.

OFFICE OF THRIFT SUPERVISION

By: /S/
Eric D. Shand
Regional Director
West Region

(RENO3ORD.CMP 21/6)