

2. JURISDICTION

- (a) Victoria, at all times relevant to the allegations set forth herein, was a "savings association" within the meaning of Section 3 of the FDIA (12 U.S.C. § 1813(b)) and Section 2 of the Home Owners' Loan Act of 1933, as amended by Section 301 of FIRREA (to be codified at 12 U.S.C. § 1462(4)). Accordingly, it was 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) Until August 9, 1989, the accounts of Victoria were insured by the Federal Savings and Loan Insurance Corporation ("FSLIC") pursuant to Section 403(b) of the National Housing Act of 1934 ("NHA"), 12 U.S.C. § 1726(b), by reason of which it was an "insured institution" within the meaning of the NHA.
- (c) As of August 9, 1989, pursuant to the provisions of FIRREA, the insurance of the accounts of Victoria was transferred to the Federal Deposit Insurance Corporation.
- (d) Until August 9, 1989, the Federal Home Loan Bank Board, as operating head of the FSLIC, was the regulatory agency with jurisdiction over Victoria and its directors and officers, including Leur, pursuant to Sections 403 and 407 of the NHA, 12 U.S.C. §§ 1726 and 1730.

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- (e) As of August 9, 1989, pursuant to Section 3(q) of the FDIA, as amended by Section 204 of the FIRREA (to be codified at 12 U.S.C. § 1813(q)), the OTS succeeded to the interests of the FSLIC with respect to the supervision and regulation of all savings associations, and thus became the "appropriate Federal banking agency" with jurisdiction over Victoria and persons participating in the conduct of the affairs thereof.
- (f) The Director of the OTS has the authority to bring an administrative cease and desist order directing restitution and prohibition proceedings against Leur pursuant to Section 5(d)(1)(A) of the HOLA, as amended by Section 301 of the FIRREA (to be codified at 12 U.S.C. § 1464(d)(1)(A)), and Section 8 of the FDIA, as amended by the FIRREA (to be codified at 12 U.S.C. § 1818).
- (g) Leur was employed at Victoria as Vice President from November 7, 1985 to April 12, 1990, when she was terminated.
- (h) Leur was at all times relevant to the allegations set forth herein, an officer of Victoria and as such was an "institution-affiliated party" 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)).

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(1) As an institution-affiliated party, Leur is subject to the OTS's authority to maintain a prohibition proceeding against her.

3. CONSENT

Leur 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 under Section 8(e) of the FDIA, as amended by FIRREA (to be codified at 12 U.S.C. § 1818(e)). Upon its issuance by the Regional Director for the Midwest Regional Office of the OTS in Dallas, Texas, it shall be a final order, effective and fully enforceable by the OTS under the provisions of Section 8(1) of the FDIA, as amended by FIRREA (to be codified at 12 U.S.C. § 1818(1)).

5. WAIVERS.

Leur waives her right to a notice of intention to prohibit and the administrative hearing provided by Section 8(e) of the FDIA, as amended by FIRREA (to be codified at 12 U.S.C. § 1818(e)), and further waives her 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 otherwise to challenge the validity of the Order.

WHEREFORE, in consideration of the foregoing and intending to be legally bound hereby, the Regional Director for the Midwest Regional Office in Dallas, Texas, on behalf of the OTS, and Genavieve Marie Leur execute this Stipulation and Consent to Issuance of Order of Prohibition.

OFFICE OF THRIFT SUPERVISION

By: /s/ BILLY C. WOOD
REGIONAL DIRECTOR
MIDWEST REGIONAL OFFICE
DALLAS, TEXAS

/s/ GENAVIEVE MARIE LEUR

UNITED STATES OF AMERICA
BEFORE THE
OFFICE OF THRIFT SUPERVISION

In the Matter of)
)
Genavieve Marie Leur, aka)
Gena Marie Leur)
Former Vice President)
of)
Victoria Savings Association)
Victoria, Texas)

Re: Resolution No. DAL-91-48
Dated: June 4, 1991

ORDER OF PROHIBITION

WHEREAS, Genavieve Marie Leur, aka Gena Marie Leur, has executed a Stipulation and Consent to Issuance of Order of Prohibition ("Stipulation"), which is accepted and approved by the Office of Thrift Supervision ("OTS") acting through its Regional Director for the Midwest Regional Office, Dallas, Texas; and

WHEREAS, Genavieve Marie Leur, in 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 by the Financial Institutions Reform, Recovery, and Enforcement Act of 1989 ("FIRREA"), Pub. L. No. 101-73, 103 Stat. 183.

NOW THEREFORE, IT IS ORDERED that:

1. Genavieve Marie Leur is prohibited from further participation, in any manner, in the conduct of the affairs of Victoria Savings Association, Victoria, Texas (now Victoria Savings Association, F.S.A., San Antonio, Texas) ("Victoria"), and its service corporations.
2. Without the prior written approval of the Regional Director for the Midwest Regional Office and, if appropriate, another Federal

