

**UNITED STATES OF AMERICA
Before The
OFFICE OF THRIFT SUPERVISION**

_____)
In the Matter of:)
)
JAHNIQUA MILLINGTON,)
)
Former Employee,)
)
Washington Mutual Bank, FSB)
Henderson, Nevada)
OTS No. 08551)
_____)

OTS Order No.: SF-07-001

Dated: March 2, 2007

STIPULATION AND CONSENT TO ISSUANCE OF AN ORDER OF PROHIBITION

WHEREAS, the Office of Thrift Supervision (“OTS”), based upon information derived from the exercise of its regulatory responsibilities, has informed Jahniqua Millington (“Millington”), former teller employed by Washington Mutual Bank, FSB, Henderson, Nevada (“Washington Mutual” or the “Institution”), that the OTS is of the opinion that grounds exist to initiate administrative proceedings against Millington pursuant to 12 U.S.C. §§ 1818(e),¹ and

WHEREAS, Millington 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, but admitting the statements and conclusions in Paragraph 1 below, hereby stipulates and agrees to the following terms:

1. Jurisdiction.

(a) Washington Mutual, at all times relevant hereto, was a "savings association" within the meaning of 12 U.S.C. § 1813(b) and 12 U.S.C. § 1462(4). Accordingly, Washington Mutual was an "insured depository institution" as that term is defined in 12 U.S.C. § 1813(c).

¹ All references in this Stipulation and Consent to Issuance of an Order of Prohibition (“Stipulation”) are to the United States Code as amended.

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(b) Millington, as a former employee of Washington Mutual, is an “institution-affiliated party” as that term is defined in 12 U.S.C. § 1813(u).

(c) Pursuant to 12 U.S.C. § 1813(q), the OTS is the “appropriate Federal banking agency” with jurisdiction to maintain an enforcement proceeding against savings association’s institution-affiliated parties. Therefore, Millington is subject to the authority of the OTS to initiate and maintain administrative proceedings against her pursuant to 12 U.S.C. § 1818(e).

2. OTS Findings of Fact.

a) The OTS finds that Millington knowingly facilitated fraudulent withdrawals from customer accounts on numerous occasions. Specifically, Millington knowingly processed forged instruments and facilitated the fraudulent withdrawal of \$206,000 from at least three separate accounts of Washington Mutual depositors.

b) By these actions, (1) Millington violated a law or regulation, engaged in unsafe and unsound practices, and/or breached her fiduciary duty to Washington Mutual; and (2) by reason of Millington’s violations, practices, and/or breaches, Washington Mutual suffered financial loss or other damage, the interests of Washington Mutual’s depositors have been prejudiced, and/or Millington received financial gain or other benefit; and (3) Millington’s violation of law or regulation, unsafe and unsound practices, and/or breaches of fiduciary duty involved personal dishonesty on the part of Millington and demonstrated willful and/or continuing disregard by Millington for the safety and soundness of Washington Mutual.

3. Consent.

Millington consents to the issuance by the OTS of the accompanying Order of Prohibition (“Order”). Millington further agrees to comply with the terms of the Order 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 12 U.S.C. § 1818(e). Upon issuance by the Regional Director or designee for the West Region, OTS, the Order shall be final, effective and fully enforceable by the OTS under the provisions of 12 U.S.C. § 1818(i).

5. Waivers.

Millington waives the following:

- (a) the right to be served with a written notice of the OTS's charges against her;
- (b) the right to an administrative hearing of the OTS's charges against her; and
- (c) the right to seek judicial review of the Order, including, without limitation, any such right provided by 12 U.S.C. § 1818(h), or otherwise, to challenge the validity of the Order.

6. Indemnification.

Millington shall neither cause nor permit any successor institution to Washington Mutual (or any holding company, subsidiary, or service corporation thereof) to incur, directly or indirectly, any expense for any legal or other professional expenses incurred relative to the negotiation and issuance of the Order. Nor shall Millington obtain any indemnification (or other reimbursement) from any successor institution of the Institution (or any holding company, subsidiary, or service corporation thereof) with respect to any amounts paid for restitution or reimbursement. Any such payments received by or on behalf of Millington in connection with this action shall be returned to the successor institution of Washington Mutual (or the holding company, subsidiary, or service corporation thereof).

7. Other Government Actions Not Affected.

(a) Millington acknowledges and agrees that her consent to the issuance of the Order is for the purpose of resolving this prohibition action only, and does not release, discharge, compromise, settle, dismiss, resolve, or affect any actions, charges against, or liability of Millington that arise pursuant to this action or otherwise, and that may be or have been brought by any other government entity other than the OTS.

(b) By signing this Stipulation, Millington agrees that she will not assert this proceeding, her consent to the issuance of the Order, and/or the issuance of the Order, 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 Federal or state governmental entity.

8. Agreement for Continuing Cooperation

Millington agrees that, at the OTS's written request, without service of a subpoena, she will provide discovery and will testify truthfully at any judicial or administrative proceeding related to any investigation, litigation, or other proceeding maintained by OTS relating to Washington Mutual or its institution-affiliated parties, except that Millington does not waive any privilege against self-incrimination under the Fifth Amendment of the United States Constitution. If Millington invokes her privilege against self-incrimination under the Fifth Amendment of the United States Constitution and the OTS obtains a grant of immunity pursuant to 18 U.S.C. § 6001 et seq., Millington agrees, consistent with any such grant of immunity, to provide discovery and to testify truthfully at any judicial, administrative, or investigative proceeding for which immunity is given.

9. Miscellaneous

(a) The construction and validity of this Stipulation and the Order shall be governed by the laws of the United States of America;

(b) All references to the OTS in this Stipulation and the Order shall also mean any of the OTS' predecessors, successors, and assigns;

(c) The section and paragraph headings in this Stipulation and the Order are for convenience only, and such headings shall not affect the interpretation of this Stipulation or the Order;

(d) The terms of this Stipulation and the Order represent the final written agreement of the parties with respect to the subject matters hereof, and constitute the sole agreement of the parties with respect to such subject matters; and

(e) This Stipulation and Order shall remain in effect until terminated, modified, or suspended in writing by the OTS, acting through its Director, Regional Director, or other authorized representative.

10. Acknowledgment of Criminal Sanctions.

Millington acknowledges that 12 U.S.C. § 1818(j) sets forth criminal penalties for

knowing violations of the Order.

WHEREFORE, Millington executes this Stipulation and Consent to Issuance of an Order of Prohibition, intending to be legally bound hereby.

By:

Accepted by:
Office of Thrift Supervision

/s/

/s/

Jahniqua Millington

Michael E. Finn
West Regional Director

Dated: 2/14/07

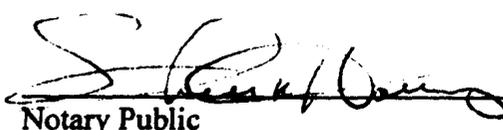
Dated: 3/2/07

ACKNOWLEDGMENT

State of New York

County of KINGS

On this 14th day of February, 2007, before me, the undersigned notary public, personally appeared Jahniqua Millington and acknowledged her execution of the foregoing Stipulation and Consent to Issuance of an Order of Prohibition.


Notary Public

My Commission expires: 2010

SHELLEY R. HOLLOWAY
Notary Public, State of New York
No. 01HO8148978
Qualified in New York County
Commission Expires 05/30/2010

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OFFICE OF THRIFT SUPERVISION**

In the Matter of:)	
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JAHNIQUA MILLINGTON,)	OTS Order No.: SF-07-001
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Former Employee,)	
)	Dated: March 2, 2007
Washington Mutual Bank, FSB)	
Henderson, Nevada)	
OTS No. 08551)	

ORDER OF PROHIBITION

WHEREAS, Jahniqua Millington (“Millington”) has executed a Stipulation and Consent to Issuance of an Order of Prohibition (“Stipulation”); and

WHEREAS, Millington, by her execution of the Stipulation, has consented and agreed to the issuance of this Order of Prohibition (“Order”) by the Office of Thrift Supervision (“OTS”), pursuant to 12 U.S.C. §1818(e).

NOW, THEREFORE, IT IS ORDERED that:

1. Millington is prohibited from further participation, in any manner, in the conduct of the affairs of Washington Mutual Bank, FSB, Henderson, Nevada (“Washington Mutual”), and any successor institution, holding company, subsidiary, and/or service corporation thereof.

2. Millington is and shall be subject to the statutory prohibitions provided by 12 U.S.C. § 1818(e). Due to, and without limitation on, the operation of 12 U.S.C. §§ 1818(e)(6) and 1818(e)(7), Millington, except upon the prior written consent of the OTS (acting through its Director or an authorized representative thereof) and any other “appropriate Federal financial institutions regulatory agency,” for purposes of 12 U.S.C. § 1818(e)(7)(B)(ii), shall not:

(A) hold any office in, or participate in any manner in the conduct of the affairs of, any

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institution or any agency specified in 12 U.S.C. § 1818(e)(7)(A) (“Covered Institution”), including:

(i) any insured depository institution, e.g., savings and loan associations, savings banks, national banks, state banks, trust companies, and other banking institutions;

(ii) any institution treated as an insured bank under 12 U.S.C. §§ 1818(b)(3) and 1818(b)(4), or as a savings association under 12 U.S.C. § 1818(b)(9), e.g., subsidiaries and holding companies of banks or savings associations;

(iii) any insured credit union under the Federal Credit Union Act, 12 U.S.C. §§ 1781 et seq.;

(iv) any institution chartered under the Farm Credit Act of 1971, 12 U.S.C. §§ 2001 et seq.;

(v) any appropriate Federal depository institution regulatory agency, within the meaning of 12 U.S.C. § 1818(e)(7)(A)(v); and

(vi) the Federal Housing Finance Board and any Federal Home Loan Bank;

(B) solicit, procure, transfer, attempt to transfer, vote or attempt to vote any proxy, consent, or authorization with respect to any voting rights in any Covered Institution;

(C) violate any voting agreement previously approved by the “appropriate Federal banking agency” within the meaning of 12 U.S.C. §§ 1813(q); or

(D) vote for a director, or serve or act as an “institution-affiliated party,” as that term is defined at 12 U.S.C. § 1813(u), e.g., a director, officer, employee, controlling stockholder of, or agent for, an insured depository institution.

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

4. This Order is subject to the provisions of 12 U.S.C. § 1818(j), and shall become effective on the date it is issued.

5. Millington shall promptly respond to any request from the OTS for documents

that the OTS reasonably requests to demonstrate compliance with this Order.

6. The terms and provisions of this Order shall be binding upon, and inure to the benefit of the parties hereto and their successors in interest.

THE OFFICE OF THRIFT SUPERVISION

By:

/s/

Michael E. Finn
West Regional Director

JNF

2/14/07