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UNITED STATES OF AMERICA
Before The
OFFICE OF THRIFT SUPERVISION

In the Matter of)
)
RICHARD A. YEAGER,)
)
A Former Director)
of Vision Banc)
Savings Association)
)
Kingsville, Texas)
_____)

Re: Resolution No. DAL-90-4

Dated: April 27, 1990

STIPULATION AND CONSENT TO
ISSUANCE OF ORDER OF PROHIBITION

The Office of Thrift Supervision ("OTS"), by and through its District Director for the Dallas District Office, and Richard A. Yeager, a former director of Vision Banc Savings Association, Kingsville, Texas ("Vision Banc"), hereby stipulate and agree as follows:

1. Consideration. The OTS is of the opinion that the grounds exist to initiate an administrative prohibition proceeding against Richard A. Yeager 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, Pub. L. No. 101-73, 103 Stat. 183 ("FIRREA") (to be codified at 12 U.S.C. § 1818(e)). Richard A. Yeager desires to cooperate with the OTS and to avoid the time and expense of such administrative litigation and, without admitting that such grounds exist, hereby

stipulates and agrees to the following terms in consideration of the forbearance of OTS from initiating such administrative prohibition litigation against Richard A. Yeager.

2. Jurisdiction.

(a) Vision Banc is a "savings association" within the meaning of Section 3 of the FDIA and Section 2 of the Home Owners' Loan Act ("HOLA"), as amended by FIRREA. 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) Richard A. Yeager, as a former director of Vision Banc, is an "institution-affiliated party" as that term is defined in Section 3 of the FDIA, as amended by FIRREA (to be codified at 12 U.S.C. § 1813(u)).

(c) Pursuant to Section 3 of the FDIA and Section 5(d)(1)(A) of the HOLA, as amended by FIRREA (to be codified at 12 U.S.C. § 1464(d)(1)(A)), Richard A. Yeager is subject to the authority of the OTS to initiate and maintain a prohibition proceeding against him in accordance with Section 8(e) of the FDIA, as amended by FIRREA.

3. Consent. Richard A. Yeager consents to the issuance by the OTS of the accompanying Order of Prohibition ("Order"). He 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. Upon its issuance by the ERC, it shall be a final order, effective and fully enforceable by the 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. Richard A. Yeager waives his right to a notice of intention to prohibit and the administrative hearing provided by Section 8(e) of the FDIA, as amended by FIRREA, 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 otherwise to challenge the validity of the Order.

WHEREFORE, in consideration of the foregoing, the District Director for the Dallas District Office, on behalf of the OTS, and Richard A. Yeager execute this Stipulation and Consent to Issuance of Order of Prohibition.

OFFICE OF THRIFT SUPERVISION

BY:

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Billy C. Wood
District Director
Dallas District Office

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Richard A. Yeager

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RICHARD A. YEAGER)
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A Former Director)
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Kingsville, Texas)

Re: Resolution No. DAL-90-4

Dated: April 27, 1990

ORDER OF PROHIBITION

WHEREAS, Richard A. Yeager 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 District Director for the Dallas District Office; and

Whereas, Richard A. Yeager, in the Stipulation, without admitting that grounds exist for an OTS administrative prohibition proceeding against him, 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, Pub. L. No. 101-73, 103 Stat. 183 ("FIRREA") (to be codified at 12 U.S.C. § 1818(e)),

NOW, THEREFORE, IT IS ORDERED THAT:

1. Richard A. Yeager is prohibited from further participation, in any manner, in the conduct of the affairs of Vision Banc Savings Association, Kingsville, Texas ("Vision Banc"), its holding company(ies) or service corporation(s).

2. Without the prior written approval of the OTS and, if appropriate, another Federal financial institutions regulatory agency, Richard A. Yeager may not hold office in, or participate in any manner in the conduct of the affairs of, any institution or other entity set forth in Section 8(e)(7)(A) of the FDIA, as amended by FIRREA (to be codified at 12 U.S.C. § 1818(e)(7)(A)). Pursuant to Section 8(e)(6) of the FDIA, as amended by FIRREA (to be codified at 12 U.S.C. § 1818(e)(6)), conduct prohibited by this Order includes, inter alia, the solicitation, transfer or exercise of any voting right with respect to any security issued by any Federal insured depository institution.

3. The OTS will not consider the phrase "participating in the conduct of the affairs" of a financial institution as utilized in this Order to preclude Richard A. Yeager from performing real estate title services for financial institutions solely as an independent contractor on an arms'-length, case-by-case basis, provided, however, that such services may not be performed in a manner that would make Richard A. Yeager an "institution-affiliated party" as that term is defined in Section 3 of the FDIA, as amended by FIRREA, to be codified at 12 U.S.C. § 1813(u).

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

5. This Order is subject to the provisions of Section 8(j) of the FDIA, as amended by FIRREA (to be codified at 12 U.S.C. § 1818(j)), and shall become effective on the date it is issued.

THE OFFICE OF THRIFT SUPERVISION

By: _____

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Billy C. Wood
District Director
Dallas District Office