UNITED STATES OF AMERICA
Before The
OFFICE OF THRIFT SUPERVISION

In the Matter of	)	Order No.: CN 09-03
Thomas R. Williams	)	
President of:	)	
Home Federal Savings Bank	)	Effective Date: February 11, 2009
Detroit, Michigan OTS Docket No. 05171	)	

ORDER OF ASSESSMENT OF A CIVIL MONEY PENALTY

WHEREAS, Thomas R. Williams (Respondent), has executed a Stipulation and Consent to the Issuance of an Order of Assessment of a Civil Money Penalty (Stipulation); and

WHEREAS, the Respondent, by executing the Stipulation, has consented and agreed to the issuance of this Order of Assessment of a Civil Money Penalty (Order) by the Office of Thrift Supervision (OTS), pursuant to 12 USC § 1818(i); and

WHEREAS, pursuant to delegated authority, the OTS Regional Director for the Central Region (Regional Director), is authorized to issue Orders of Assessment of a Civil Money Penalty where an institution-affiliated party has consented to the issuance of an order.

NOW, THEREFORE, IT IS ORDERED that:

Payment of Civil Money Penalty.

1. The Respondent is hereby assessed, pursuant to 12 U.S.C. § 1818(i)(2), and is directed to pay a civil money penalty in the amount of five hundred dollars ($500.00). Respondent shall immediately make such payment by providing to the OTS (c/o its Regional Enforcement Counsel for the Central Region) a certified check, money order, or bank draft in the aforesaid amount made payable to the order of the Treasurer of the United States.

Effective Date, Incorporation of Stipulation.

2. This Order is effective on the Effective Date as shown on the first page. The Stipulation is made a part hereof and is incorporated herein by this reference.

IT IS SO ORDERED.

OFFICE OF THRIFT SUPERVISION

By:_____/s/_____
Thomas A. Barnes
Regional Director, Central Region

Date: See Effective Date on page 1

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STIPULATION AND CONSENT TO THE ISSUANCE OF
AN ORDER OF ASSESSMENT OF A CIVIL MONEY PENALTY

WHEREAS, the Office of Thrift Supervision (OTS), acting by and through its Regional Director for the Central Region (Regional Director), and based upon information derived from the exercise of its regulatory and supervisory responsibilities, has informed Thomas R. Williams (Respondent), an institution-affiliated party of Home Federal Savings Bank, Detroit, Michigan, OTS Docket No. 05171 (Association), that grounds exist to initiate a civil money penalty assessment proceeding against him pursuant to 12 USC § 1818(i); and

WHEREAS, the Regional Director, pursuant to delegated authority, is authorized to issue Orders of Assessment of a Civil Money Penalty where an institution-affiliated party has consented to the issuance of an order; and

WHEREAS, the Respondent desires to cooperate with OTS to avoid the time and expense of an administrative civil money penalty proceeding by entering into this Stipulation and

Consent to the Issuance of an Order of Assessment of a Civil Money Penalty (Stipulation) without admitting or denying that such grounds exist, but only admitting the statements and conclusions in Paragraph 1 below concerning Jurisdiction, hereby stipulates and agrees as follows:

1. <u>Jurisdiction</u>.

a. The Association is a "savings association" within the meaning of 12 USC § 1813(b) and 12 USC § 1462(4). Accordingly, the Association is an "insured depository institution" as that term is defined in 12 USC § 1813(c);

b. As President of the Association, Respondent is deemed to be an "institution-affiliated party" of the Association, as that term is defined in 12 U.S.C. § 1813(u); and

c. Pursuant to 12 USC § 1813(q), the Director of OTS is the "appropriate Federal banking agency" to initiate and maintain a civil money penalty proceeding against the Respondent pursuant to 12 USC § 1818(i)(2).

2. <u>OTS Findings of Fact</u>.

OTS finds that the Respondent engaged in multiple violations of the Consent Order to Cease and Desist for Affirmative Relief, OTS Order No. ATL-2004-20, dated July 16, 2004, and related violations of law and regulation as described within the OTS Report of Examination, dated August 13, 2007.

3. <u>Consent</u>.

The Respondent consents to the issuance by OTS of the accompanying Order of Assessment of a Civil Money Penalty (Order). The Respondent further agrees to comply with the terms of the Order upon the Effective Date of the Order and stipulates that the Order

complies with all requirements of law.

4. <u>Finality</u>.

This Order is issued by OTS under the authority of 12 USC § 1818(i)(2) and upon the Effective Date it shall be a final order, effective and fully enforceable by OTS under the provisions of 12 USC § 1818(i)(1).

5. <u>Waivers</u>.

The Respondent waives the following:

a. The right to be served with a written notice of OTS's assessment of a civil money penalty against him as provided by 12 USC § 1818(i) and 12 CFR Part 509;

b. The right to an administrative hearing including, without limitation, any such right provided by 12 USC §§ 1818(h) or 1818(i);

c. The right to seek judicial review of the Order, including, without limitation, any such right provided by 12 USC §§ 1818(h) or 1818(i), or otherwise to challenge the validity of the Order;

d. Any and all claims against OTS, including its employees and agents, and any other governmental entity for the award of fees, costs, or expenses related to this OTS enforcement matter and/or the Order, whether arising under common law, federal statutes, or otherwise; and

e. The right to assert this proceeding, this consent to the issuance of the Order, and/or the issuance of the Order, the payment of any monies, or the provision of any other financial relief as contemplated by 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 governmental entity.

6. <u>OTS Authority Not Affected</u>.

Nothing in this Stipulation or accompanying Order shall inhibit, estop, bar or otherwise prevent OTS from taking any other action affecting the Respondent if at any time OTS deems it appropriate to do so to fulfill the responsibilities placed upon OTS by law. OTS agrees not to institute further proceedings against the Respondent for the specific acts, omissions, or violations in the Findings of Fact set forth in Paragraph 2 above to the extent known to OTS as of the Effective Date of the accompanying Order, unless such acts, omissions, or violations reoccur.

7. **<u>Other Governmental Actions Not Affected</u>.**

The Respondent acknowledges and agrees that his consent to the issuance of the Order is solely for the purpose of resolving the matters addressed herein, consistent with Paragraph 6 above, and does not otherwise release, discharge, compromise, settle, dismiss, resolve, or in any way affect any actions, charges against, or liability of the Respondent that arise pursuant to this action or otherwise, and that may be or have been brought by any governmental entity other than OTS.

8. <u>Miscellaneous</u>.

a. The laws of the United States of America shall govern the construction and validity of this Stipulation and the Order;

b. If any provision of this Stipulation and/or the Order is ruled to be invalid, illegal, or unenforceable by the decision of any Court of competent jurisdiction, the validity, legality, and enforceability of the remaining provisions hereof shall not in any way be affected or impaired thereby, unless the Regional Director in his or her sole discretion determines otherwise;

c. All references to OTS in this Stipulation and the Order shall also mean any of

OTS's predecessors, successors, and assigns;

d. The section and paragraph headings in this Stipulation and the Order are for convenience only and shall not affect the interpretation of this Stipulation or the Order; and

e. The terms of this Stipulation and the Order represent the final 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.

WHEREFORE, the Respondent executes this Stipulation.

Thomas R. Williams
President
Home Federal Savings Bank

_____/s/_____

OFFICE OF THRIFT SUPERVISION

By:_____/s/_____
Thomas A. Barnes
Regional Director, Central Region

Date: See Effective Date on page 1