

UNITED STATES OF AMERICA
Before The
OFFICE OF THRIFT SUPERVISION

_____)	
In the Matter of)	Order No.: WN-09-010
)	
UNIVERSAL BANK,)	Effective Date: May 18, 2009
West Covina, California.)	
)	
OTS Docket No. 05801)	
_____)	

**ORDER TERMINATING CONSENT ORDER TO
CEASE AND DESIST FOR AFFIRMATIVE RELIEF**

WHEREAS, on January 7, 2008, the Office of Thrift Supervision (OTS) issued a Consent Order to Cease and Desist for Affirmative Relief, with the accompanying Stipulation and Consent to the Issuance of an Order to Cease and Desist for Affirmative Relief, WE-08-001 (Order), against Universal Bank, West Covina, California, OTS Docket No. 05801 (Association); and

WHEREAS, Association has substantially complied with the Order; and

WHEREAS, pursuant to Paragraph VIII of the Order, the Regional Director has authority to terminate the Order; and

WHEREAS, the Regional Director has determined that it is appropriate to terminate the Order; and

WHEREAS, termination of the Order is therefore appropriate.

NOW THEREFORE, IT IS ORDERED THAT the Order, WE-08-001, is hereby terminated in its entirety, as of the effective date listed above.

OFFICE OF THRIFT SUPERVISION

By: _____ /s/
C.K. Lee, Regional Director
Western Region