

FEDERAL DEPOSIT INSURANCE CORPORATION

WASHINGTON, D.C.

In the Matter of

JOSEPH D. WILLIS, individually  
and as an institution-affiliated party of

BANK OF THE OZARKS  
LITTLE ROCK, ARKANSAS

(INSURED STATE NONMEMBER BANK)

ORDER TO PAY

FDIC-14-0212k

Joseph D. Willis ("Respondent") and a representative of the Legal Division of the Federal Deposit Insurance Corporation ("FDIC") executed a Stipulation and Consent to the Issuance of an Order to Pay ("CONSENT AGREEMENT") dated August 18, 2014, whereby Respondent, solely for the purpose of this proceeding and without admitting any unsafe or unsound practice and/or breach of fiduciary duty for which a civil money penalty may be assessed, consented and agreed to pay a civil money penalty in the amount specified below to the Treasury of the United States.

After taking into account the CONSENT AGREEMENT, the appropriateness of the penalty with respect to the financial resources and good faith of Respondent, the gravity of the violation by Respondent, the history of previous violations by Respondent, and such other matters as justice may require, the FDIC accepts the CONSENT AGREEMENT and issues the following:

ORDER TO PAY

IT IS HEREBY ORDERED, that by reason of the alleged violations set forth in paragraph 2 of the CONSENT AGREEMENT, a penalty of \$35,000 be, and hereby is, assessed against Joseph D. Willis. Respondent shall pay the civil money penalty to the Treasury of the United States.

IT IS FURTHER ORDERED, that Respondent is prohibited from seeking or accepting indemnification from any insured depository institution for the civil money penalty assessed and paid in this matter.

This Order to Pay shall be effective upon issuance.

Pursuant to delegated authority.

Dated at Washington, D.C., this 29<sup>th</sup> day of December, 2014.

/s/

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Christopher J. Newbury  
Associate Director  
Division of Risk Management Supervision