

{{6-30-97 p.C-4334}}

[¶11,399] **In the Matter of Michael R. White, Midland Bank, Lee's Summit, Mo., Docket No. FDIC 96-156k (4-2-97)**

Respondent agrees to pay civil money penalty assessed by FDIC.

**In the Matter of
MICHAEL R. WHITE, individually, and as an
institution-affiliated party of
MIDLAND BANK
LEE'S SUMMIT, MISSOURI
(Insured State Nonmember Bank)
ORDER TO PAY
FDIC-96-156k**

Michael R. White ("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") whereby Respondent, solely for the purpose of this proceeding and without admitting or denying any violations of law or regulations for which a civil money penalty may be assessed, consented and agreed to pay a civil money penalty in the amount of \$5,000 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 violations by Respondent, the history of previous violations by Respondent, and such other matters as justice requires, the FDIC accepts the CONSENT AGREEMENT and issues the following:

ORDER TO PAY

IT IS HEREBY ORDERED that Respondent is assessed and shall pay a civil money penalty in the amount of \$5,000 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 or affiliate (i) for the civil money penalty assessed and paid in this matter, or (ii) for any expenses, including attorneys' fees and disbursements, incurred by Respondent in connection with this matter.

This ORDER TO PAY shall be effective upon issuance.

Pursuant to delegated authority.

Dated at Washington, D.C., this 2nd day of April, 1997.