

{{7-31-94 p.C-3660}}

[¶10,983] **In the Matter of Richard Morris, Frontier State Bank, Oklahoma City, Oklahoma, Docket No. FDIC-93-135k, 5-17-94.**

Respondent agrees to pay amended civil money penalty.

**In the Matter of
RICHARD MORRIS
individually and
as institution-affiliated party
of
FRONTIER STATE BANK
OKLAHOMA CITY, OKLAHOMA
(Insured State Nonmember Bank)
FDIC-93-135k**

AMENDED ORDER TO PAY

The Federal Deposit Insurance Corporation ("FDIC") issued a NOTICE OF ASSESSMENT OF CIVIL MONEY PENALTIES, FINDINGS OF FACT AND CONCLUSIONS OF LAW, ORDER TO PAY, AND NOTICE OF HEARING ("NOTICE") to Richard Morris ("Respondent"), on August 3, 1993, assessing a civil money penalty against Respondent in the amount of \$15,000.

Following the issuance of the NOTICE, Respondent and the FDIC executed a STIPULATION AND CONSENT TO THE ISSUANCE OF AN AMENDED ORDER TO PAY ("CONSENT AGREEMENT"), whereby Respondent solely for the purpose of this proceeding and without admitting or denying any of the violations of law, withdrew his request for a hearing and consented and agreed to pay a civil money penalty in the amount of \$5,000 to the Treasurer of the United States. Respondent further consented and agreed that the AMENDED ORDER TO PAY shall be a final and unappealable order upon its issuance by the FDIC.

After taking into account said CONSENT AGREEMENT, the appropriateness of the penalty with respect to the financial re- {{7-31-94 p.C-3661}} sources 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 issues the following:

AMENDED ORDER TO PAY

IT IS ORDERED, that the ORDER TO PAY issued on August 3, 1993, to Respondent is hereby amended, and Richard Morris shall be assessed and shall pay a civil money penalty in the amount of \$5,000 to the Treasurer of the United States.

Dated at Washington, D.C. this 17th day of May, 1994.

Pursuant to delegated authority.