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{{2-28-02 p.C-5231}}

[¶11,853**] In the Matter of G. Turner Smith, Cornerstone Community Bank, Chattanooga, Tennessee**, Docket No. 00-049k (10-11-01).

Respondent agrees to pay civil money penalty assessed by the FDIC in the amount of $5,000.

In the Matter of
G. TURNER SMITH
individually, and as
an institution-affiliated
party of
CORNERSTONE COMMUNITY BANK
CHATTANOOGA, TENNESSEE
(Insured State Nonmember Bank)
ORDER TO PAY

FDIC-00-049k
{{2-28-02 p.C-5232}}

G. TURNER SMITH ("Respondent") has been advised of the right to receive a NOTICE OF ASSESSMENT OF CIVIL MONEY PENALTIES, FINDINGS OF FACT AND CONCLUSIONS OF LAW, ORDER TO PAY and NOTICE OF HEARING ("NOTICE") issued by the Federal Deposit Insurance Corporation ("FDIC"), detailing the violations for which a civil money penalty may be assessed against the Respondent, pursuant to Section 23A of the Federal Reserve Act, 12 U.S.C. Section 371c ("Section 23A") and Section 23B of the Federal Reserve Act, 12 U.S.C. Section 371c-1 ("Section 23B") and has been further advised of the right to a hearing on the alleged charges under Section 8(i) of the Act, 12 U.S.C. Section 1818(i), and the FDIC's Rules of Practice and Procedures, 12 C.F.R. Part 308.

Having waived those rights, the Respondent entered into a STIPULATION AND CONSENT TO THE ISSUANCE OF AN ORDER TO PAY CIVIL MONEY PENALTY ("CONSENT AGREEMENT") with a representative of the Legal Division of the FDIC, whereby solely for the purpose of this proceeding and without admitting any violation of law for which civil money penalties may be assessed, the Respondent consented and agreed to pay a civil money penalty in the amount of $5,000.

The FDIC considered the matter and determined that it had reasons to believe the Respondent had engaged or participated in violations of law or regulation for which a civil money penalty of $5,000 is appropriate to be assessed against the Respondent, pursuant to Section 8(i)(2) of the Act, 12 U.S.C. Section 1818(i)(2).

The FDIC, therefore, accepted the CONSENT AGREEMENT and issued the following:

ORDER TO PAY
CIVIL MONEY PENALTY

IT IS HEREBY ORDERED that a penalty of $5,000 be, and hereby is, assessed against G. TURNER SMITH pursuant to Section 8(i)(2) of the Act, 12 U.S.C. Section 1818(i)(2);

IT IS FURTHER ORDERED that G. TURNER SMITH shall pay said penalty, in its entirety, within twenty (20) days of the issuance of the ORDER TO PAY;

IT IS FURTHER ORDERED that said penalty shall be paid in the form of a check made payable to the Treasurer of the United States, pursuant to Section 308.118 of the FDIC Rules and Regulations, 12 C.F.R. Section 308.118; and

IT IS FURTHER ORDERED that said check shall be sent to the Federal Deposit Insurance Corporation at 5100 Poplar Avenue, Suite 1900, Memphis, Tennessee 38137.

Pursuant to delegated authority.

Dated at Washington, D.C. on this the 11th day of October, 2001.