

WASHINGTON, D.C.

FDIC-06-243k

- (a) The Bank has made, increased, extended or renewed loans secured by a building or mobile home located or to be located in a special flood hazard area without requiring that the

- collateral be covered by flood insurance, 12 C.F.R. § 339.3(a);
- (b) The Bank has made, increased, extended or renewed loans secured by a building or mobile home located or to be located in a special flood hazard area without requiring that the collateral be covered by sufficient flood insurance, 12 C.F.R. § 339.3(a);
 - (c) The Bank has failed to require the borrower to maintain flood insurance for the term of the loan, 12 C.F.R. § 339.3(a); and
 - (d) The Bank has made, increased, extended or renewed a loan secured by a building or mobile home located or to be located in a special flood hazard area without notifying the borrower and/or the servicer whether flood insurance is available for the collateral, 12 C.F.R. § 339.9(a);

which violations were cited at the FDIC's June 26, 2006, examination.

The FDIC considered the matter and determined it had reason to believe that the Bank has engaged or participated in violations of law or regulations for which a civil money penalty of \$1,785 is appropriate to be assessed against the Bank, pursuant to the Flood Act, 42 U.S.C. § 4012a, section 8(i)(2) of the FDI Act, 12 U.S.C. § 1818(i)(2), and Parts 308 and 339 of the FDIC Rules and Regulations, 12 C.F.R. Parts 308 and 339.

After taking into account the CONSENT AGREEMENT, the appropriateness of the civil money penalty with respect to the financial resources and good faith of the Bank, the gravity of the violations by the Bank, the history of any previous

violations by the Bank, and such other matters as justice may require, the FDIC accepts the CONSENT AGREEMENT and issues the following:

ORDER TO PAY CIVIL MONEY PENALTY

IT IS HEREBY ORDERED that Community Bank of Missouri, Richmond, Missouri, be, and hereby is, assessed a civil money penalty of \$1,785 pursuant to the Flood Act, 42 U.S.C.

§ 4012a, section 8(i)(2) of the FDI Act, 12 U.S.C.

§ 1818(i)(2), and Parts 308 and 339 of the FDIC Rules and Regulations, 12 C.F.R. Parts 308 and 339. The Bank shall pay the civil money penalty to the Treasury of the United States.

This Order to Pay Civil Money Penalty shall be effective upon its issuance.

Pursuant to delegated authority.

Dated at Washington, D.C., this 27 day of February, 2007.

April A. Breslaw
Acting Associate Director
Division of Supervision and
Consumer Protection