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{{10-31-91 p.C-1351}}

[¶10,311] **In the Matter of James A. Dolan, Elbert F. Elmore, James E. Hearn, James W. Jesk, Sr., and Norman Reiher, Docket No. FDIC-90-210k (8-20-91).**

Respondents agree to pay reduced civil money penalties.

**In the Matter of
JAMES A. DOLAN, ELBERT F.
ELMORE
JAMES E. HEARN, JAMES W.
JESK, SR.
AND NORMAN REIHER, individually,
and as officers and/or directors
of
INTERSTATE BANK OF OAK
FOREST
OAK FOREST, ILLINOIS
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 OF ASSESSMENT") on November 13, 1990, against James A. Dolan, Elbert F. Elmore, James E. Hearn, James W. Jesk, Sr., and Norman Reiher ("Respondents"), assessing civil money penalties in the amounts of \$9,000, \$13,000, \$14,000, \$9,000, and \$10,000, respectively.

Following the issuance of this Notice of Assessment, the Respondents and the FDIC executed a STIPULATION AND CONSENT TO THE ISSUANCE OF AN AMENDED ORDER TO PAY ("CONSENT AGREEMENT"), whereby the Respondents James A. Dolan, Elbert F. Elmore, James E. Hearn, James W. Jesk, Sr., and Norman Reiher consented and agreed to pay civil money penalties in the amount of \$4,700, \$9,700, \$8,700, \$5,700 and \$6,700, respectively, to the Treasurer of the United States.

After taking into account said CONSENT AGREEMENT, the appropriateness of the penalties with respect to the financial resources and good faith of the Respondents, the gravity of the alleged violations by the Respondents, the history of previous alleged violations by the Respondents, and such other matters as justice requires, the FDIC issues the following:

AMENDED ORDER TO PAY

IT IS HEREBY ORDERED, that the ORDER TO PAY issued on November 13, 1990 against Respondents James A. Dolan, Elbert F. Elmore, James E. Hearn, James W. Jesk, Sr., and Norman Reiher is hereby amended; and

IT IS FURTHER ORDERED, that Respondents shall pay to the Treasurer of the United States, the following respective amounts: James A. Dolan is assessed and shall pay a civil money penalty in the amount of \$4,700; Elbert F. Elmore is assessed and shall pay a civil money penalty in the amount of \$9,700; James E. Hearn is assessed and shall pay a civil money penalty in the amount of \$8,700; James W. Jesk, Sr., is assessed and shall pay a civil money penalty in the amount of \$5,700 and Norman Reiher is assessed and shall pay a civil money penalty in the amount of \$6,700.

IT IS FURTHER ORDERED, that the above-mentioned civil money penalties shall be paid within thirty (30) days of the issuance of this Amended Order to Pay.

Dated at Washington, D.C., this 20th day of August, 1991.

Pursuant to delegated authority.