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{{9-30-92 p.C-2524}}

[¶10,594] **In the Matter of Michael F. Ryan, Illini Bank of Sangamon County, Springfield, Illinois, Docket No. FDIC-91-40k (7-15-92).**

Respondent agrees to pay adjusted civil money penalty assessed by FDIC.

**In the Matter of
MICHAEL F. RYAN,
individually, and as
officer, director, and/or
institution-affiliated party of
ILLINI BANK OF SANGAMON
COUNTY
SPRINGFIELD, ILLINOIS
(Insured State Nonmember Bank)
FDIC-91-40k**

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, AND ORDER TO PAY ("NOTICE OF ASSESSMENT") on August 5, 1991, against, *inter alia*, Michael F. Ryan ("Respondent Ryan") assessing a civil money penalty against him for violating Regulation O of the Board of Governors of the Federal Reserve System, 12 C.F.R. Part 215, at Illini Bank of Sangamon County, Springfield, Illinois ("Bank").

Following the issuance of the NOTICE OF ASSESSMENT, counsel for the FDIC and Respondent Ryan negotiated a settlement of the penalty issued pursuant to this action, wherein the FDIC agreed to reduce the assessed civil money penalty and to amend the ORDER TO PAY accordingly.

IT IS HEREBY ORDERED, that the ORDER TO PAY be, and hereby is, amended to reduce the assessed civil money penalty against Respondent Ryan to \$58,000.

FURTHER ORDERED, that the penalty assessed herein or any attorney or other fees or expenses incurred by Respondent Ryan shall not be paid, directly or indirectly, by the Bank.

FURTHER ORDERED, that the penalty assessed pursuant to this AMENDED ORDER TO PAY shall be paid within 30 days from the date of its receipt by Respondent Ryan. Should Respondent Ryan fail to pay his penalty within the required time, the penalty, without further notice of proceeding, shall revert to the amount originally assessed in the ORDER TO PAY, such ORDER TO PAY automatically becoming final and unappealable, and such penalty immediately becoming due.

{{9-30-92 p.C-2525}}

Dated at Washington, D.C., this 15th day of July, 1992.

Pursuant to delegated authority.