

[{{11-30-91 p.C-1416}}](#)

[¶10,327] **In the Matter of George R. Brokemon, Oliver W. Crawford, Wilbur N. Daniel, Charles A. Davis, Louis P. Dodd, Darnell Hawkins, Joseph G. Holwerda, Robert L. Kimbrough, Winifred E. Lowery, Floyd Mix, James A. Pate, and Joseph Rychalsky Jr, Highland Community Bank, Chicago, Illinois, Docket No. FDIC-90-213k (9-11-91).**

Respondents agree to pay civil money penalties assessed by FDIC.

**In the Matter of  
GEORGE R. BROKEMON, OLIVER  
W. CRAWFORD,  
WILBUR N. DANIEL, CHARLES A.  
DAVIS,  
LOUIS P. DODD, DARNELL  
HAWKINS,  
JOSEPH G. HOLWERDA, ROBERT  
L. KIMBROUGH,  
WINIFRED E. LOWERY, FLOYD  
MIX,  
JAMES A. PATE AND JOSEPH  
RYCHALSKY, JR.,  
individually and as officers and/or  
directors and institution-affiliated  
parties of  
HIGHLAND COMMUNITY BANK  
CHICAGO, ILLINOIS  
(Insured State Nonmember Bank)**

*AMENDED ORDER TO PAY*

On January 22, 1991, 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") assessing civil money penalties against George R. Brokemon, Oliver W. Crawford, Wilbur N. Daniel, Charles A. Davis, Louis P. Dodd, Darnell Hawkins, Joseph G. Holwerda, Robert L. Kimbrough, Winifred E. Lowery, Floyd Mix, James A. Pate, and Joseph Rychalsky, Jr. ("Respondents") for violating a condition of an Order issued by the FDIC on October 4, 1988, approving an Application for Consent to Purchase Assets and Assume Liabilities and to Establish One Branch.

Pursuant to the ORDER TO PAY, civil money penalties were assessed as follows: a penalty of \$10,000 was assessed against George R. Brokemon; a penalty of \$5,000 was assessed against Oliver W. Crawford; a penalty of \$5,000 was assessed against Wilbur N. Daniel; a penalty of \$5,000 was assessed against Charles A. Davies; a penalty of \$5,000 was assessed against Louis P. Dodd; a penalty of \$5,000 was assessed against Darnell Hawkins; a penalty of \$5,000 was assessed against Joseph G. Holwerda; a penalty of \$5,000 was assessed against Robert L. Kimbrough; a penalty of \$5,000 was assessed against Winifred E. Lowery; a penalty of \$5,000 was assessed against Floyd Mix; a penalty of \$5,000 was assessed against James A. Pate and a penalty of

[{{11-30-91 p.C-1417}}](#)\$5,000 was assessed against Joseph Rychalsky, Jr.

Following the issuance of the NOTICE OF ASSESSMENT, counsel for the FDIC and the Respondents negotiated a settlement of the penalties issued pursuant to this action, wherein the FDIC agreed to reduce the assessed civil money penalties of certain Respondents 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 penalties as follows:

- The civil money penalty assessed against Oliver W. Crawford is hereby reduced from \$5,000 to \$1,000.
- The civil money penalty assessed against Wilbur N. Daniel is hereby reduced from \$5,000 to \$1,000.
- The civil money penalty assessed against Charles A. Davis is hereby reduced from \$5,000 to \$1,000.
- The civil money penalty assessed against Louis P. Dodd is hereby reduced from \$5,000 to \$1,000.

The civil money penalty assessed against Darnell Hawkins is hereby reduced from \$5,000 to \$1,000.

The civil money penalty assessed against Robert L. Kimbrough is hereby reduced from \$5,000 to \$1,000.

The civil money penalty assessed against Winifred E. Lowery is hereby reduced from \$5,000 to \$1,000.

The civil money penalty assessed against Floyd Mix is hereby reduced from \$5,000 to \$1,000.

The civil money penalty assessed against James A. Pate is hereby reduced from \$5,000 to \$1,000.

The civil money penalty assessed against Joseph Rychalsky, Jr. is hereby reduced from \$5,000 to \$500.

FURTHER ORDERED, that the civil money penalty assessed against Respondent George R. Brokemond is not reduced and remains \$10,000.

FURTHER ORDERED, that the penalties assessed pursuant to this AMENDED ORDER TO PAY shall not be paid, directly or indirectly, by Highland Community Bank, Chicago, Illinois.

FURTHER ORDERED, that the penalties assessed pursuant to this AMENDED ORDER TO PAY shall be paid within 30 days from its date of issuance. Should any Respondent fail to pay his or her penalty within the required time, that Respondent's 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 become due.

Dated at Washington, D.C., this 11th day of September, 1991.

Pursuant to delegated authority.