

{{5-31-92 p.C-2040}}

[¶10,471] **In the Matter of Robert H. Ross, Freedom Bank, DeLeon, Texas, Docket No. FDIC-91-37k (3-9-92).**

Respondent agrees to pay civil money penalty assessed by FDIC.

**In the Matter of
ROBERT H. ROSS,
individually, and as
officer and/or director and
institution-affiliated party of
FREEDOM BANK
DELEON, TEXAS
(Insured State Nonmember Bank)
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") to Robert H. Ross ("Respondent"), on March 12, 1991, assessing a civil money penalty against Respondent in the amount of \$20,000.

Following the issuance of the NOTICE, the Respondent and the FDIC executed a STIPULATION AND CONSENT TO THE ISSUANCE OF AN AMENDED ORDER TO PAY ("CONSENT AGREEMENT"), whereby the Respondent consented and agreed to pay a civil money penalty in the amount of \$10,000 to the Treasurer of the United States.

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

AMENDED ORDER TO PAY

IT IS ORDERED, that the ORDER TO PAY issued on March 12, 1991, to Respondent is hereby amended, and Robert H. Ross shall be assessed and shall pay a civil money penalty in the amount of \$10,000 to the Treasurer of the United States.

Dated at Washington, D. C. this 9th day of March, 1992.

Pursuant to delegated authority.