

FEDERAL DEPOSIT INSURANCE CORPORATION

WASHINGTON, D.C.

	)	
In the Matter of	)	
	)	
FIRST UNITED BANK	)	ORDER TO PAY
CRETE, ILLINOIS	)	
	)	FDIC-11-389k
	)	
(State Chartered	)	
Insured Nonmember Bank)	)	
	)	

First United Bank, Crete, Illinois ("Respondent") has been advised of the right to receive a NOTICE OF ASSESSMENT OF CIVIL MONEY PENALTY, FINDINGS OF FACT AND CONCLUSIONS OF LAW, ORDER TO PAY, AND NOTICE OF HEARING issued by the Federal Deposit Insurance Corporation ("FDIC") detailing the violations for which a civil money penalty may be assessed against Respondent pursuant to section 8(i)(2) of the Federal Deposit Insurance Act ("Act"), 12 U.S.C. § 1818(i)(2), and has been further advised of the right to a hearing on the charges under section 8(i) of the Act, 12 U.S.C. § 1818(i), and the FDIC's Rules of Practice and Procedure, 12 C.F.R. Part 308.

Having waived those rights, the Respondent entered into a STIPULATION AND CONSENT TO THE ISSUANCE OF AN ORDER TO PAY ("STIPULATION") with a representative of the Legal

Division of the FDIC, whereby solely for the purpose of this proceeding and without admitting or denying any violations of law, rule, or regulations for which civil money penalties may be assessed, Respondent consented and agreed to pay a civil money penalty in the amount of \$10,000.00 for alleged violations of Section 3500.14(b) of Regulation X, 24 C.F.R. § 3500.14(b), which implements Section 8 of the Real Estate Settlement Procedures Act ("RESPA"), 12 U.S.C. § 2607, by accepting fees for loan originations closed and funded by QR Lending Inc.

After taking into account the STIPULATION, the appropriateness of the penalty with respect to the financial resources and good faith of Respondent, the gravity of the violation by Respondent, the history of previous violations by Respondent, and such other matters as justice may require, the FDIC considered the matter and determined it had reason to believe that the Respondent engaged or participated in violations of law, rule, or regulation for which a civil money penalty of \$10,000.00 is appropriate to be assessed against the Respondent.

The FDIC, therefore, accepts the STIPULATION and issues the following:

ORDER TO PAY

IT IS HEREBY ORDERED that a civil money penalty of \$10,000.00 be, and hereby is, assessed against Respondent pursuant to section 8(i)(2) of the Act, 12 U.S.C. § 1818(i)(2). The Respondent shall pay the civil money penalty to the Treasury of the United States.

This ORDER TO PAY shall be effective upon issuance.

Pursuant to delegated authority.

Dated this 16th day of March, 2012.

/s/

Sylvia H. Plunkett
Senior Deputy Director
Division of Depositor and
Consumer Protection