

FEDERAL DEPOSIT INSURANCE CORPORATION

WASHINGTON, D.C.

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In the Matter of )	
MICHAEL R. HENSON )	ORDER TO PAY
individually, and as an )	
institution-affiliated party of )	FDIC-13-0482K
VALLEY BANK, )	
MOLINE, ILLINOIS )	
(IN RECEIVERSHIP) )	
(INSURED STATE NONMEMBER BANK) )	
_____ )	

Michael R. Henson, individually, and as an institution-affiliated party of Valley Bank, Moline, 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 unsafe and unsound activities, violations of law, rule, or regulation, or breaches of fiduciary duty for which a civil money penalty may be assessed against Respondent pursuant to section 8(i) of the Federal Deposit Insurance Act ("Act"), 12 U.S.C. § 1818(i), 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 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 of the unsafe and unsound activities, violations of law,

