



THE FEDERAL RESERVE BANK OF RICHMOND

RICHMOND ■ BALTIMORE ■ CHARLOTTE

Post Office Box 27622 · Richmond, VA 23261  
Phone 804-697-8000 · www.richmondfed.org

November 28, 2012

**Via Certified Mail**

Richard A. Maize  
Street address blocked for privacy  
Beverly Hills, California 90210-3504

Re: Criminal Conviction – Prohibition from Banking Industry

Dear Mr. Maize:

The Federal Reserve Bank of Richmond has become aware that you were convicted after plea of guilty to bank fraud in connection with your employment by Pacific Guarantee Mortgage Corporation, a subsidiary of RBC Mortgage Company. A copy of your judgment of conviction is attached. Because you have been convicted of a crime involving dishonesty or breach of trust, you are automatically subject to the prohibitions set forth in Section 19 of the Federal Deposit Insurance Act, as amended (“Section 19”) (12 U.S.C. § 1829) for banking organizations and in Section 205 of the National Credit Union Act, as amended (“Section 205(d)”) (12 U.S.C. § 1785(d)) for insured credit unions.

Section 19 and Section 205(d) prohibit you from becoming or continuing as an institution-affiliated party with respect to any of the banking organizations or credit unions described below. This means that you may not, among other things, act as an employee, officer, director, or agent of these banking organizations or credit unions. Nor may you otherwise participate, directly or indirectly, in the conduct of the affairs of any of these organizations. You are also prohibited from directly or indirectly owning or controlling any insured depository institution or holding company. These statutes do not prohibit you from being a normal, arms-length customer of a banking organization or credit union, such as having a loan, checking or savings account.

The prohibitions of Section 19 and Section 205(d) cover all insured depository institutions, including, but not limited to, any bank, savings association or credit union, and their holding companies, as well as Edge corporations and Agreement corporations. The Federal Deposit Insurance Corporation may grant written consent for you to engage in otherwise prohibited conduct with respect to insured depository institutions, and the Federal Reserve may grant written consent with respect to bank and savings and loan holding companies and Edge and Agreement corporations. The National Credit Union Administration Board may grant consent for insured credit unions. The automatic prohibition does not cover non-bank subsidiaries of bank holding companies or uninsured branches or agencies of foreign banks, unless the appropriate federal banking agency takes further action against you.

Mr. Maize

November 28, 2012

Should you engage in prohibited conduct without obtaining the required consent from the appropriate agency, you could be subject to daily criminal fines of up to \$1,000,000 or up to five years imprisonment.

This letter will be posted on the website of the Board of Governors of the Federal Reserve System. If you believe that the prohibitions of Section 19 and Section 205(d) do not apply to you, because, for example, your conviction has been reversed on appeal, or for any other reason, please contact Michael A. Breeding in writing at this Reserve Bank.

Sincerely,  
Signed

  
Barbara J. Moss  
Assistant Vice President

cc: North Carolina Commissioner of Banks  
Attn: Ray Grace, Acting Commissioner of Banks  
316 W. Edenton Street  
Raleigh, North Carolina 27699-4309

Stanley Marks, attorney  
3773 Cherry Creek North Drive, Suite 900  
Denver, Colorado 80209

Richard G. Novak, esquire  
16633 Ventura Boulevard  
Encino, California 91436

Mr. John L. Kuray  
Senior Counsel  
Board of Governors  
Legal Division-Mail Stop 13  
20<sup>th</sup> & Constitution Avenue  
Washington, D.C. 20429

Director  
Department of Supervision  
National Credit Union Administration  
1775 Duke Street  
Alexandria, VA 22314

Special Activities Section  
Division of Supervision Federal Deposit Insurance Corporation  
550 17th Street N.W.  
Washington, D.C. 20429

Judgment and Disposition Order, dated September 20, 2011, concerning *United States of America v. Maize, Richard A.*, Case No. CR. 07-00455 (DDP), in the United States District Court for the Central District of California on file.