

UNITED STATES OF AMERICA
BEFORE
THE BOARD OF GOVERNORS OF THE FEDERAL RESERVE SYSTEM
WASHINGTON, D.C.

_____)	
In the Matter of)	Docket No. 06-013-E-I
)	
PERRY D. LANE)	Order of Prohibition
)	Issued Upon Consent
A Former Institution-Affiliated)	Pursuant to Section 8(e)
Party of Exchange Bank of Missouri,)	of the Federal Deposit
Fayette, Missouri)	Insurance Act, as Amended
_____)	

WHEREAS, pursuant to sections 8(e) and (i)(3) of the Federal Deposit Insurance Act, as amended (the “FDI Act”), 12 U.S.C. §§ 1818(e) and (i)(3), the Board of Governors of the Federal Reserve System (the “Board of Governors”) issues this Order of Prohibition upon the consent of Perry D. Lane, former president, chief executive officer, director, and institution-affiliated party, as defined in section 3(u) of the FDI Act, 12 U.S.C. § 1813(u), of Exchange Bank of Missouri, Fayette, Missouri (the “Bank”), a state member bank, relating to Lane’s alleged participation in violations of law, unsafe and unsound banking practices, and breaches of fiduciary duty to the Bank and its customers in connection with, *inter alia*, reports to the Bank’s management and board of directors of the delinquency status and other information concerning borrowers’ loans, and other actions relating to loan documentation, property appraisals, and loan purpose statements;

WHEREAS, Lane signed a consent Order of Prohibition with the State of Missouri’s Division of Finance, effective October 18, 2006, prohibiting him from

participating in any manner in the conduct of the affairs of any bank, savings, or trust institution supervised by the Director of the Division of Finance;

WHEREAS, by affixing his signature hereunder, Lane has consented to the issuance of this Order by the Board of Governors and has agreed to comply with each and every provision of this Order, and has waived any and all rights he might have pursuant to 12 U.S.C. § 1818, 12 C.F.R. Part 263, or otherwise: (a) to the issuance of a notice of intent to prohibit on any matter implied or set forth in this Order; (b) to a hearing for the purpose of taking evidence with respect to any matter implied or set forth in this Order; (c) to obtain judicial review of this Order or any provision hereof; and (d) to challenge or contest in any matter the basis, issuance, terms, validity, effectiveness, or enforceability of this Order or any provision hereof.

NOW, THEREFORE, prior to the taking of any testimony or adjudication of or finding on any issue of fact or law implied or set forth herein, and without this Order constituting an admission by Lane of any allegation made or implied by the Board of Governors in connection with this proceeding, and solely for the purpose of settlement of this proceeding without protracted or extended hearings or testimony:

IT IS HEREBY ORDERED, pursuant to sections 8(e) and (i)(3) of the FDI Act, 12 U.S.C. §§ 1818(e) and (i)(3), that:

1. Lane, without the prior written approval of the Board of Governors and, where necessary pursuant to section 8(e)(7)(B) of the FDI Act, 12 U.S.C. § 1818(e)(7)(B), another Federal financial institutions regulatory agency, is hereby and henceforth prohibited from:

(a) participating in any manner in the conduct of the affairs of any institution or agency specified in section 8(e)(7)(A) of the FDI Act, 12 U.S.C.

§ 1818(e)(7)(A), including, but not limited to, any insured depository institution or any holding company of an insured depository institution;

(b) soliciting, procuring, transferring, attempting to transfer, voting or attempting to vote any proxy, consent, or authorization with respect to any voting rights in any institution described in section 8(e)(7)(A) of the FDI Act, 12 U.S.C.

§ 1818(e)(7)(A);

(c) violating any voting agreement previously approved by any Federal banking agency; or

(d) voting for a director, or serving or acting as an institution-affiliated party, as defined in section 3(u) of the FDI Act, 12 U.S.C. § 1813(u), such as an officer, director or employee, in any institution described in section 8(e)(7)(A) of the FDI Act, 12 U.S.C. § 1818(e)(7)(A).

2. All communications regarding this Order shall be addressed to:

(a) Ms. Susan Zubradt
Vice President
Division of Supervision and Risk Management
Federal Reserve Bank of Kansas City
925 Grand Boulevard
Kansas City, MO 64198-0001

(b) Mr. Perry D. Lane
c/o Bradford B. Lear, Esq.
90 East Broadway, Suite B
Columbia, Missouri 65201

3. Any violation of this Order shall separately subject Lane to appropriate civil or criminal penalties, or both, under sections 8(i) and (j) of the FDI Act, 12 U.S.C §§ 1818(i) and (j).

4. The provisions of this Order shall not bar, estop, or otherwise prevent the Board of Governors, or any other Federal or state agency or department, from taking any other action affecting Lane; provided, however, that the Board of Governors shall not take any further action against Lane relating to the matters addressed by this Order.

5. Each provision of this Order shall remain fully effective and enforceable until expressly stayed, modified, terminated, or suspended in writing by the Board of Governors.

By order of the Board of Governors of the Federal Reserve System, effective this 30th day of January, 2007.

BOARD OF GOVERNORS OF THE
FEDERAL RESERVE SYSTEM

(SIGNED)
Perry D. Lane

By: (SIGNED)
Jennifer J. Johnson
Secretary of the Board