



Bank's granting of loans to allegedly unqualified and nominee borrowers, and the alleged use of Bank assets for purposes unrelated to the Bank's business.

WHEREAS, by affixing his signature hereunder, Bouse has consented to the issuance of this Order by the Board of Governors and has consented 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 or 12 C.F.R. Part 263, or otherwise: (a) to the issuance of a notice of charges on any matter 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, validity, terms, 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 a statement or admission by Bouse with respect to 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(b)(6), 8(e), and 8(i)(3) of the FDI Act, 12 U.S.C. §§ 1818(b)(6), 1818(e), and 1818(i)(3), that:

Prohibition from Banking

1. Bouse, 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), the appropriate 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 depository institution or any depository institution holding company;

(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;

(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, such as an officer, director or employee in any institution described in section 8(e)(7)(A) of the FDI Act.

Affirmative Action Pursuant to 12 U.S.C. § 1818(b)(6)

2. Bouse agrees, in the event that loan # xxxxxxxx-1221, an outstanding mortgage loan originated by the Bank on or about December 21, 2004 (the "Loan"), becomes ninety (90) days or more delinquent as to principal or interest payments, Bouse will purchase the Loan from the Bank for the outstanding principal balance plus any unpaid interest within thirty (30) days of receipt of a written notice from the Bank certifying that the Loan is ninety (90) days or more delinquent.

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

(a) Timothy A. Bosch  
Vice President  
Banking Supervision and Regulation Division  
1421 Dr. Martin Luther King Drive  
St. Louis, Missouri 63106-3716

(b) Rick W. Bouse  
721 Iroquois Trail  
Sullivan, Missouri 63080

4. Any violation of this Order shall separately subject Bouse 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).

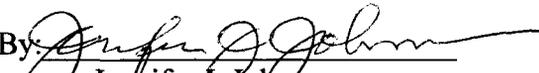
5. The provisions of this Order shall not bar, estop, or otherwise prevent the Board of Governors, or any Federal or state agency or department from taking any other action affecting Bouse; provided, however, that the Board of Governors shall not take any further action against Bouse based upon information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

6. 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 18<sup>th</sup> day of ~~June~~ <sup>July</sup>, 2007.

BOARD OF GOVERNORS OF THE  
FEDERAL RESERVE SYSTEM

  
Rick W. Bouse

By:   
Jennifer J. Johnson  
Secretary of the Board